

Missouri Medical Malpractice Insurance Report

October 2005



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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance. The information draws on open and closed claims data that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The department makes every possible effort to make sure this data accurate; however, the accuracy of this report still depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

As a caveat, readers of this report are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies are underreported. While all malpractice providers are required by statute to report, the MDI has limited regulatory authority over such entities. While the actual number is unknown, the MDI believes that between 15 and 20 percent of claims go unreported. Three-fourths of surplus lines companies and Risk Retention Groups, which reported total losses of \$12.5 million on their financial statements, filed no claims with the department. In addition, it is believed that the rate of non-reporting by self-insured entities is even higher.

The department is currently assessing various ways to encourage compliance among such entities. Nevertheless, this report does not capture the full universe of malpractice actions. Readers should bear in mind this deficiency when interpreting trends. For example, an increase or decrease in reported claims may represent a shift in malpractice business between sectors as much as indicate changes in actual claim trends.

Additional information is derived from the Page 15 supplement to the annual statement that companies are required to file. These data contain information about type of business, company, volume of business, market share, loss ratio, and insurer expenses.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes—but is not limited to—dentists, nurses, nursing home, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** The overall Missouri medical malpractice market posted positive underwriting results for the first time in five years. Claims incurred plus Missouri-specific adjustment and administrative costs amounted to 80.2 percent of earned premium in 2004 for the total market, and 79.6 percent for the licensed or admitted market (excluding the largely unregulated excess and surplus lines companies). This figure has exceeded 100 percent every year since 1999.

Overall profitability may be assessed by adjusting Missouri underwriting results for expenses that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. These figures are produced by the NAIC and are not yet available for 2004. However, the Missouri underwriting experience, exhibiting a low loss ratio and declining expenses, is strongly indicative of a return to profitability.

Incurred claims as a percent of premium (loss ratio) declined to 52 percent in 2004, a result

associated growth in premium earned from \$210.7 million to \$243.4 million, and a decline in incurred losses from \$189.5 million to \$126.6 million. In addition, defense and adjustment expenses declined from \$69.9 million to \$50.4 million.

■ **Reported malpractice claims against medical providers fell by 20 percent in 2004, following an 11 percent decline in 2003.** The number of reported claims peaked in 2000 at 1,986, and has tended to decline thereafter. In 2003, 1,730 claims were reported to insurers, falling to 1,379 in 2004. For physicians and surgeons, the number of new claims declined from 903 to 836 in 2003, and to 630 in 2004.

As previously noted, due to substantial underreporting by self-insureds and surplus lines companies, MDI is unable to ascertain the reasons for this trend.

■ **Reported claims closed against all providers increased for the third consecutive year, reaching the highest number since 1996.** In 2001, insurers closed 1,504 claims. The number of closed claims has increased in every subsequent year, to 1,704, 1,713, and 1,786 in 2002, 2003, and 2004 respectively. **However, the number of paid claims has declined since 2002.** During that year, insurers closed 575 paid claims, declining to 535 in 2003 and 505 in 2004.¹

■ **Claims closed against physicians and surgeons also reached the highest level since 1997.** In 2004, 876 claims were closed, compared to 748 during the prior year. Paid claims increased from 192 to 219. **Claims closed against hospitals declined during 2004, dropping from 326 to 325, while paid claims decreased from 133 to 123.**

■ **The average award per paid claim increased sharply for the third consecutive year, reaching a historic high.** In 2001, average awards declined to \$166,623, but then increased to \$207,627 in 2002, \$212,006 in 2003, and \$252,666 in 2004. Average payments for physicians and surgeons followed the same trend, reaching \$287,733 in 2004. Average payments for hospitals departed from the overall trend, declining to \$177,740 in 2004, down from \$195,034 for the prior year.

■ **Factors associated with rising payments continued to exert upward pressure on claim costs.** Previous MDI analysis has shown that average awards are highly sensitive to medical inflation, the growth in real wages, and average injury severity.

Average Injury Severity The injuries associated with medical malpractice claims are coded on a nine-point scale, with 1 representing minimal physical harm and 9 representing death. By this scale, the average injury severity associated with paid claims increased in 2004 to 6.1, tying the historic high reached in 2002. For claims against physicians and surgeons, excluding nurses, dentists, other practitioners, and hospitals and clinics, average injury severity on paid claims reached a record high of 6.5. Injury severity category 6 represents “significant permanent” injuries, such as loss of limb or organ.

In 2004, the number of paid claims on non-permanent injuries (categories 1-4) declined from 189 to 158, and claims for deaths also declined from 174 to 158. Claims for permanent injuries, ranging from non-disabling injuries such as loss of fingers or damage to organs to severe or debilitating injuries

1 These figures differ substantially from those reported in previous reports. The discrepancy is due to a large volume of revised claim filings received by MDI from insurers. These filings consisted primarily of claims closed without payment.

including blindness, quadriplegia, loss of limb, or brain damage, increased from 172 to 189. Permanent injuries, especially those requiring extensive and perhaps life-long medical care, represent the most expensive category of claims.

Increases in average injury severity are apparent over many years, though the underlying causes of the trend are not well understood. Nevertheless, the trend undoubtedly plays a significant role in the increasing awards observed over the past several years. However, the average injury severity associated with new claims that are currently pending indicate that the trend may be diminishing. For all providers, average injury severity of reported claims has declined from a high of 6 in 2001, to 5.6 in 2004. However, how trends in reported claims might impact average injury severity levels of *paid* claims in the future is unknown.

Inflationary Pressures Together, medical care and lost wages are the primary economic components of malpractice awards. These two factors have exerted a significant upward pressure on average awards in recent years. Each year between 1999 and 2004, health care costs in Missouri have increased by an annual average of 4.7 percent, while average wages have increased by 3.2 percent. Both costs increased more rapidly than the overall rate of inflation, which grew by an annual average of 2.6 percent over the same time period. In 2004, health care costs increased by 8.2 percent, though average wages increased at a rate slightly less than the overall inflation rate.

CPI and Medical CPI – St. Louis-All Consumers							
Annual Wages for MO*				% Change from Prior Year			
1982-1984=100	CPI - All Goods	CPI - Medical CPI	Average Annual Wages in MO	CPI - All Goods	CPI - Medical CPI	Average Annual Wages in MO	
1989	121.8	145.6	\$20,900				
1990	128.1	159	\$21,716	5.2%	9.2%	3.9%	
1991	132.1	171.7	\$22,574	3.1%	8.0%	4.0%	
1992	134.7	181	\$23,550	2.0%	5.4%	4.3%	
1993	137.5	191.5	\$23,898	2.1%	5.8%	1.5%	
1994	141.3	201.7	\$24,628	2.8%	5.3%	3.1%	
1995	145.2	210	\$25,669	2.8%	4.1%	4.2%	
1996	149.6	218.4	\$26,609	3.0%	4.0%	3.7%	
1997	152.9	226.4	\$27,780	2.2%	3.7%	4.4%	
1998	154.5	233.9	\$28,907	1.0%	3.3%	4.1%	
1999	157.6	245.7	\$29,958	2.0%	5.0%	3.6%	
2000	163.1	256.8	\$31,384	3.5%	4.5%	4.8%	
2001	167.3	268.2	\$32,421	2.6%	4.4%	3.3%	
2002	169.1	279.1	\$33,118	1.1%	4.1%	2.1%	
2003	173.4	284.2	\$33,788	2.5%	1.8%	2.0%	
2004	180.3	307.4	\$34,855	4.0%	8.2%	3.2%	

*The CPI is published for major metropolitan areas. The CPI for St. Louis is used here. Average wages represent all of Missouri

Source: Bureau of Labor Statistics

■ For the licensed market, overall claim payments increased in 2004 even as incurred claims costs declined. Claim payments made in 2004, typically for claims opened in prior years, increased by 31.5 percent to \$110.1 million. Claim costs incurred in 2004, representing primarily insurers' expectations of future payouts on pending claims, declined by 39 percent to \$100.9 million. The relative magnitude of *paid* vs. *incurred* claims in 2004 represents a reversal from prior years, when claims payments in a given year had lagged behind losses incurred during the same year. The 2004 figures suggest, then, that insurers anticipate an improved claims environment in the future. A similar pattern is observed for the overall market, including excess and surplus lines companies.

For physicians and surgeons, excluding other practitioners such as dentists, nurses, and clinics and hospitals, paid claims increased from \$53.9 million to \$81.1 million in 2004, while incurred claims declined from \$109.5 million to \$91.2 million.

The most prevalent of alleged medical errors leading to a malpractice payment are those associated with surgery and diagnosis. Beginning in 2004, the MDI adopted the "error and

omission” codes used by the National Practitioner Databank (NPDB). Errors are grouped into ten broad categories. In descending order of prevalence of paid claims, these categories are Surgery (26.5% of paid claims), Diagnosis (24.4%), Treatment (23.0%), Medication (8.9%), Monitoring (7.3%), Obstetrics (4.8%), Miscellaneous (2.6%), Anesthesia (1.6%), IV and Blood Products (0.6%), and Equipment (0.4%). The single most common reason was “failure to diagnose,” or the allegation that a provider improperly concluded that a patient has no disease or condition worthy of observation or follow-up. Additional information is presented separately for physicians and surgeons and hospitals.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1997-2004

Year	Market	Percent of		Percent of	
		Premium Written	Written Market	Premium Earned	Earned Market
1997	Licensed	\$101,850,006	88.6%	\$101,923,637	89.1%
	Non-Admitted	\$13,130,298	11.4%	\$12,449,407	10.9%
	Total	\$114,980,304		\$114,373,044	
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitted	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	

MARKET ANALYSIS 2002-2004

(0.1 percent of market or more)

All Medical Care Providers

<u>LICENSED MARKET</u> Company Name	2004	2002	<u>NON-ADMITTED MARKET</u> Company Name	2004	2002
	Market Share	Market Share		Market Share	Market Share
MISSOURI PHYSICIANS MUTUAL	15.29%		LEXINGTON INSURANCE COMPANY	2.25%	1.85%
MEDICAL ASSURANCE CO INC THE	14.22%	11.60%	COLUMBIA CASUALTY COMPANY	1.86%	0.88%
MISSOURI HOSPITAL PLAN	13.49%	7.60%	HUDSON SPECIALTY INSURANCE COMPANY	1.49%	
MEDICAL PROTECTIVE COMPANY	7.79%	7.49%	ARCH SPECIALTY INSURANCE COMPANY	1.39%	0.12%
INTERMED INSURANCE COMPANY	5.34%	15.00%	EVANSTON INSURANCE COMPANY	1.08%	1.15%
HEALTH CARE INDEMNITY INC	3.77%	0.00%	TIG SPECIALTY INSURANCE CO	1.08%	0.77%
MEDICAL LIABILITY ALLIANCE	3.36%	0.92%	ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	1.00%	
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	3.29%		EVEREST INDEMNITY INSURANCE COMPANY	0.96%	1.80%
DOCTORS COMPANY AN INTERINS EXCHANGE	3.09%	3.93%	PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP	0.71%	
FIRST SPECIALTY INSURANCE CORPORATION	1.42%	1.18%	EMERGENCY PHYSICIANS INSURANCE CO RRG	0.69%	
MID CENTURY INSURANCE COMPANY	1.25%	2.50%	STEADFAST INSURANCE COMPANY	0.68%	0.05%
AMERICAN CASUALTY CO OF READING PA	1.00%	0.74%	ESSENTIAL RISK RETENTION GROUP INC	0.64%	
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.94%	0.83%	OPHTHALMIC MUTUAL INS CO A RISK RETEN-	0.54%	0.41%
PREFERRED PHYSICIANS MEDICAL RRG INC	0.89%	0.43%	NATIONAL FIRE AND MARINE INSURANCE CO	0.46%	
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	0.85%	0.38%	NATIONAL GUARDIAN RISK RETENTION GROUP INC	0.28%	0.26%
CONTINENTAL CASUALTY COMPANY	0.85%	0.39%	OMS NATIONAL INSURANCE COMPANY RRG	0.23%	0.21%
CINCINNATI INS CO THE	0.73%	0.77%	WESTERN WORLD INSURANCE COMPANY INC	0.22%	0.16%
TIG INSURANCE COMPANY	0.69%	3.77%	PROFESSIONAL UNDERWRITERS LIABILITY INS	0.15%	1.57%
NCMIC INSURANCE COMPANY	0.66%	0.52%	LANDMARK AMERICAN INSURANCE COMPANY	0.15%	
KANSAS MEDICAL MUTUAL INS CO	0.61%	0.14%	APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0.13%	
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.56%		EMERGENCY MEDICINE RISK RETENTION GROUP INC	0.13%	
TRUCK INSURANCE EXCHANGE	0.53%	7.49%	COMMUNITY BLOOD CENTERS EXCHANGE	0.13%	0.06%
CHICAGO INSURANCE COMPANY	0.52%	8.57%	GENERAL STAR INDEMNITY COMPANY	0.08%	0.66%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.36%		EXECUTIVE RISK SPECIALTY INSURANCE CO	0.06%	1.15%
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COM	0.30%	0.26%	INTERSTATE FIRE & CASUALTY COMPANY	0.04%	0.18%
ZURICH AMERICAN INSURANCE COMPANY	0.28%	1.30%	RECIPROCAL OF AMERICA		3.21%
GULF INSURANCE COMPANY	0.22%	0.30%	AMERICAN HEALTHCARE SPECIALTY INSURANCE COMPANY		0.24%
ISMIE MUTUAL INSURANCE COMPANY	0.21%		ROYAL SURPLUS LINES INSURANCE COMPANY		0.23%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.15%	0.17%	CLARENDON AMERICA INSURANCE COMPANY		0.67%
EXECUTIVE RISK INDEMNITY INC	0.15%	0.32%	KEMPER INDEMNITY INSURANCE COMPANY		0.11%
ACE AMERICAN INSURANCE COMPANY	0.12%	0.17%			
CHURCH MUTUAL INSURANCE COMPANY	0.07%	0.12%			
AMCO INSURANCE COMPANY	0.04%	0.54%			
ST PAUL FIRE & MARINE INSURANCE CO	0.02%	2.07%			
NORTH AMERICAN SPECIALTY INS CO		4.07%			
OHIC INSURANCE COMPANY		0.13%			
LUMBERMENS MUTUAL CASUALTY CO	0.00%	0.20%			

MARKET ANALYSIS 2002-2004**(0.1 percent of market or more)****Physicians and Surgeons**

LICENSED MARKET Company Name	2004 Market Share	2002 Market Share
MISSOURI PHYSICIANS MUTUAL	26.44%	
MEDICAL ASSURANCE CO INC THE	23.59%	19.99%
MEDICAL PROTECTIVE COMPANY	11.71%	11.32%
INTERMED INSURANCE COMPANY	8.99%	25.32%
MEDICAL LIABILITY ALLIANCE	5.77%	1.64%
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.68%	
DOCTORS COMPANY AN INTERINS EXCHANGE	5.34%	7.00%
MID CENTURY INSURANCE COMPANY	2.15%	4.46%
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	1.49%
PREFERRED PHYSICIANS MEDICAL RRG INC	1.54%	0.77%
KANSAS MEDICAL MUTUAL INS CO	1.06%	0.25%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.96%	
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.95%	0.00%
<i>TRUCK INSURANCE EXCHANGE</i>	0.92%	1.32%
CONTINENTAL CASUALTY COMPANY	0.84%	0.16%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.62%	
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.52%	
ZURICH AMERICAN INSURANCE COMPANY	0.48%	1.99%
ISMIE MUTUAL INSURANCE COMPANY	0.37%	
NCMIC INSURANCE COMPANY	0.33%	
NORTH AMERICAN SPECIALTY INS CO	0.00%	7.10%
ST PAUL FIRE & MARINE INSURANCE CO	0.00%	2.66%
OHIC INSURANCE COMPANY	0.00%	0.23%
CHICAGO INSURANCE COMPANY	-0.09%	14.21%

Data is not available on physicians and surgeon coverage in the nonadmitted market.

This exhibit combines data from the Missouri State Page of the Financial Annual Statement with figures from the NAIC's Profitability Report (not yet available for 2004). The first four columns are derived from data that insurers report on a state-by-state basis. In Missouri, for example, insurers incurred claims costs equal to 52 percent of earned premium (loss ratio). An additional 28.1 percent of premium went to Missouri specific underwriting expenses, taxes and fees. Missouri specific claims and underwriting expenses therefore totaled 80.2 percent of premium in 2004, producing a figure for the underwriting experience column of 19.8 percent (or 100% - 80.2 %).

The final two columns indicate the profitability of Missouri's malpractice market. The column labeled "underwriting profit" adjusts the "underwriting experience" column by adding various fixed or unallocated costs that are not reported on a state-by-state basis. These costs might include general costs unrelated to a specific line of business (office costs, for example), or that are not directly associated with business in a single state. The NAIC allocates such costs based on the profitability formula detailed in the profitability report. The last column labeled "profit on insurance transaction" includes the net impact of taxes and investment returns on "underwriting profit." Thus, in 2003, insurers reported an underwriting loss of 44.2 percent, but this loss declined significantly after including investment returns and tax effects to 18.2 percent.

Figures for "underwriting profit" and "profit on insurance transactions" have not yet been released by the NAIC for 2004. However, insurers' financial prospects improved significantly in MO in 2004: a positive underwriting experience occurred for the first time since 1998. After adjusting this figure for fixed or unallocated costs, taxes, investment returns, insurers will almost certainly post a profit.

Medical Malpractice
Data from the Missouri State Page of the Annual Statement
Total Missouri Medical Malpractice Market
(Including Excess and Surplus Lines Companies)

Year	Premium Written	Direct Losses Paid	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Dividends	Commission and Brokerage Expense	Taxes and Fees
1998	\$97,480,332	\$82,034,460	\$102,913,338	\$61,351,982	\$19,952,279	\$1,306,619	\$6,839,104	\$2,077,607
1999	\$104,918,930	\$70,849,555	\$106,235,830	\$77,022,920	\$36,844,208	\$1,776,696	\$7,991,868	\$2,056,213
2000	\$113,578,169	\$70,577,978	\$108,481,155	\$75,300,588	\$34,053,940	\$1,823,563	\$8,605,321	\$2,341,639
2001	\$133,683,918	\$86,746,132	\$119,299,711	\$102,459,355	\$30,452,650	\$2,075,802	\$11,841,017	\$2,732,369
2002	\$205,019,484	\$122,345,052	\$183,287,755	\$205,691,887	\$55,023,439	\$2,063,702	\$15,894,063	\$4,566,027
2003	\$227,849,715	\$93,591,127	\$210,719,102	\$189,525,563	\$69,853,847	\$125,396	\$14,916,352	\$2,937,927
2004	\$246,655,563	\$122,190,171	\$243,395,276	\$126,636,664	\$50,386,247	\$115,005	\$15,039,604	\$2,949,333

Profitability – Total Missouri Medical Malpractice Market
(Including Excess and Surplus Lines Companies)

Year	Data from the Missouri State Page of the Financial Annual Statement				Figures reported in the NAIC Profitability Report*		
	Loss Ratio	Defense and Adjustment Costs	Other Underwriting Expenses	Underwriting Experience	Underwriting Profit	Profit on Insurance Transactions	
1998	59.6%	19.4%	9.9%	11.1%	-6.4%	17.5%	
1999	72.5%	34.7%	11.1%	-18.3%	-34.9%	-7.0%	
2000	69.4%	31.4%	11.8%	-12.6%	-28.1%	1.5%	
2001	85.9%	25.5%	14.0%	-25.4%	-39.1%	-10.7%	
2002	112.2%	30.0%	12.3%	-54.5%	-67.7%	-36.5%	
2003	89.9%	33.2%	8.5%	-31.6%	-44.2%	-18.2%	
2004	52.0%	20.7%	7.4%	19.8%	N/A	N/A	

National Association of Insurance Commissioners, Report on Profitability by Line by State, annual volumes from 1998 to 2003.

Licensed Market
Medical Malpractice
Data from the Financial Annual Statement

Year	Written Premium		Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
	Premium	Losses Paid						
1992	103,001,597	59,795,697	96,442,626	51,173,269	20,575,435	1,783,167	4,175,617	1,460,375
1993	112,575,838	52,560,910	101,049,703	56,993,496	14,160,953	2,252,443	4,752,690	1,809,738
1994	121,897,709	52,653,681	117,860,641	65,650,025	25,506,918	2,386,265	6,324,164	1,998,841
1995	118,102,391	63,304,067	122,127,759	62,327,413	32,020,665	1,924,043	6,108,041	2,340,564
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost	Other Underwriting Expenses	Underwriting Results
			Containment Expenses Incurred		
1992	58.05%	53.06%	21.33%	7.69%	82.09%
1993	46.69%	56.40%	14.01%	8.72%	79.14%
1994	43.19%	55.70%	21.64%	9.09%	86.43%
1995	53.60%	51.03%	26.22%	8.49%	85.75%
1996	65.31%	95.52%	28.91%	8.07%	132.50%
1997	54.28%	53.25%	12.25%	8.38%	73.88%
1998	86.36%	54.52%	21.46%	9.80%	85.78%
1999	67.90%	72.97%	37.22%	11.35%	121.54%
2000	68.75%	70.74%	31.96%	10.91%	113.61%
2001	70.34%	81.46%	26.29%	14.49%	122.24%
2002	63.21%	107.57%	27.77%	12.55%	147.90%
2003	44.91%	96.67%	37.16%	7.99%	141.82%
2004	53.57%	49.72%	22.46%	7.42%	79.60%

Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement

Year	Written Premium		Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
	Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Taxes and Fees
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1997	13.88%	8.39%	15.89%	8.15%	32.43%
1998	71.71%	91.54%	1.07%	10.66%	103.27%
1999	64.03%	69.03%	15.75%	9.48%	94.26%
2000	32.57%	62.04%	28.21%	16.57%	106.82%
2001	40.71%	105.21%	22.26%	11.63%	139.11%
2002	41.31%	138.93%	42.92%	10.76%	192.61%
2003	24.31%	65.50%	19.73%	6.48%	91.71%
2004	29.13%	62.14%	11.89%	7.80%	81.84%

MEDICAL MALPRACTICE FINANCIAL RESULTS

TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
	\$121,421,077	\$50,278,361	41.41%	\$127,371,871	\$58,030,387	45.56%	-7.13%
1990	\$121,421,077	\$50,278,361	41.41%	\$127,371,871	\$58,030,387	45.56%	-7.13%
1991	\$103,479,443	\$60,144,210	58.12%	\$108,788,193	\$57,589,693	52.94%	-14.78%
1992	\$95,879,384	\$26,230,211	27.36%	\$85,507,277	\$43,621,430	51.01%	-7.34%
1993	\$112,575,838	\$52,571,123	46.70%	\$101,049,704	\$57,543,001	56.95%	17.41%
1994	\$121,896,709	\$52,653,682	43.20%	\$117,860,545	\$65,449,209	55.53%	8.28%
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%

TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.39%	N/A
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.39%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,280	\$13,185,053	91.54%	20.87%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.03%	-36.93%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.04%	107.19%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.21%	18.63%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.93%	34.55%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.50%	22.29%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.14%	1.46%

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1993-1997	1994-1998	1995-1999	1996-2000	1997-2001	1998-2002	1999-2003	2000-2004
Physicians	70.5%	72.7%	75.9%	84.6%	72.0%	87.2%	89.2%	85.4%
Dentists	33.7%	21.1%	13.7%	18.8%	18.9%	26.2%	16.1%	10.3%
Nurses	-15.5%	-8.4%	-29.5%	-11.0%	26.8%	33.9%	32.8%	43.4%
Hospitals	51.6%	52.8%	49.0%	40.3%	51.4%	67.3%	77.9%	67.0%
Other	48.2%	36.7%	55.2%	60.7%	78.3%	90.9%	157.6%	102.4%
Total	63.0%	62.7%	66.1%	70.8%	66.6%	81.3%	89.5%	80.4%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1990	\$84,165,929	\$38,675,519	45.95%	\$89,224,658	\$29,475,693	33.04%	-10.79%
1991	\$70,186,856	\$47,863,151	68.19%	\$75,118,506	\$50,677,766	67.46%	-16.61%
1992	\$69,085,300	\$43,670,444	63.21%	\$63,764,526	\$41,818,995	65.58%	-1.57%
1993	\$81,386,126	\$38,080,181	46.79%	\$68,982,827	\$45,651,292	66.18%	17.81%
1994	\$86,565,579	\$41,893,870	48.40%	\$83,088,562	\$42,955,660	51.70%	6.36%
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1990	\$4,107,526	\$1,231,448	29.98%	\$4,295,865	\$698,385	16.26%	-1.60%
1991	\$3,617,179	\$1,140,249	31.52%	\$3,775,879	\$1,072,613	28.41%	-11.94%
1992	\$3,582,006	\$1,499,906	41.87%	\$3,437,765	\$638,205	18.56%	-0.97%
1993	\$3,668,551	\$1,193,172	32.52%	\$3,501,425	\$2,936,584	83.87%	2.42%
1994	\$3,894,691	\$1,473,996	37.85%	\$3,915,404	\$823,366	21.03%	6.16%
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1990	\$1,305,653	\$185,397	14.20%	\$1,302,494	\$2,277,769	174.88%	1.27%
1991	\$1,419,653	\$594,628	41.89%	\$1,366,747	-\$1,265,745	-92.61%	8.73%
1992	\$1,683,146	\$440,813	26.19%	\$1,598,772	\$832,658	52.08%	18.56%
1993	\$1,232,602	\$668,092	54.20%	\$1,243,103	-\$274,547	-22.09%	-26.77%
1994	\$1,106,020	\$78,312	7.08%	\$1,180,510	\$1,158,170	98.11%	-10.27%
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

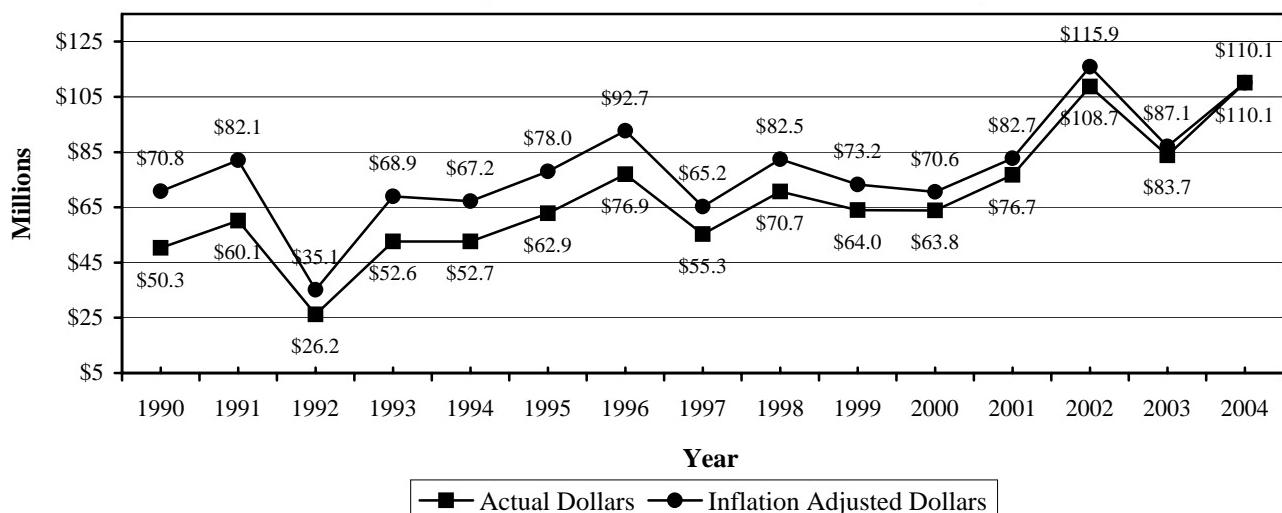
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1990	\$25,023,712	\$8,294,411	33.15%	\$26,156,225	\$18,638,488	71.26%	5.65%
1991	\$21,789,881	\$7,971,562	36.58%	\$21,816,890	\$6,348,493	29.10%	-12.92%
1992	\$20,523,195	\$12,614,263	61.46%	\$20,474,042	\$1,739,831	8.50%	-5.81%
1993	\$19,304,271	\$8,669,009	44.91%	\$20,140,700	\$4,687,981	23.28%	-5.94%
1994	\$19,734,229	\$4,282,706	21.70%	\$20,439,547	\$17,390,601	85.08%	2.23%
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%

MEDICAL MALPRACTICE FINANCIAL RESULTS

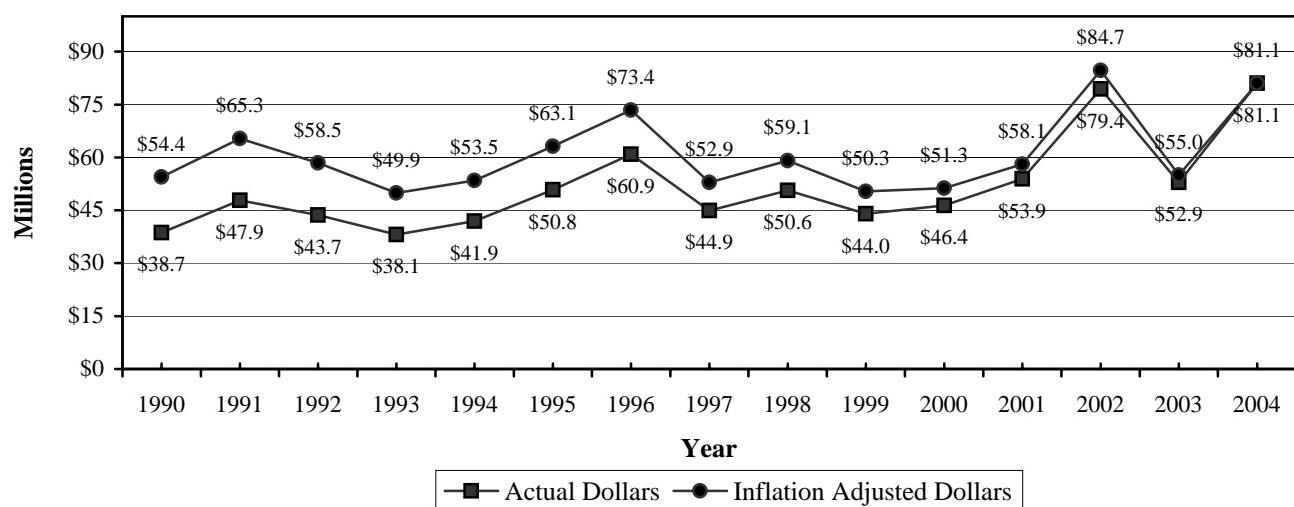
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1990	\$6,818,257	\$1,891,586	27.74%	\$6,392,629	\$6,940,052	108.56%	-5.96%
1991	\$6,465,874	\$2,574,620	39.82%	\$6,710,171	\$756,566	11.27%	-5.17%
1992	\$8,127,949	\$1,570,271	19.32%	\$7,167,520	\$5,942,088	82.90%	25.71%
1993	\$6,984,288	\$3,960,669	56.71%	\$7,181,649	\$4,541,691	63.24%	-14.07%
1994	\$10,596,190	\$4,924,798	46.48%	\$9,236,522	\$3,121,412	33.79%	51.71%
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,200,088	\$4,297,362	-195.33%	-\$2,150,922	\$619,095	-28.78%	-123.20%
2001	\$10,744,197	\$9,684,802	90.14%	\$9,306,944	\$10,417,873	111.94%	-588.35%
2002	\$17,925,911	\$7,618,371	42.50%	\$17,112,098	\$15,340,524	89.65%	66.84%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,997,616	223.30%	-39.79%
2004	\$10,033,751	\$7,882,678	71.66%	\$10,999,421	-\$7,029,405	-63.91%	-7.03%

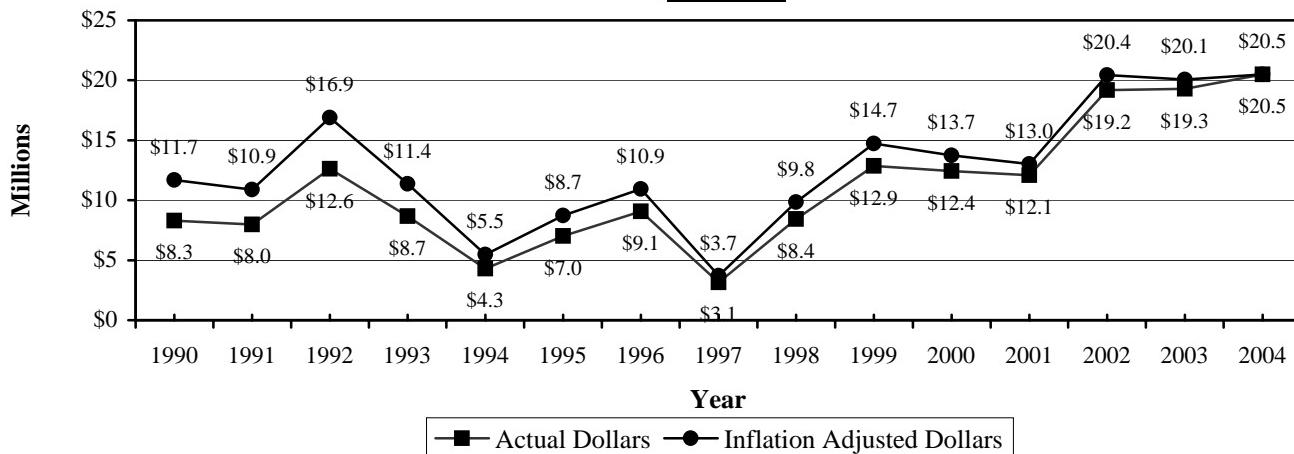
Medical Malpractice
Actual and Inflation Adjusted Paid Losses
All Insured Medical Care Providers

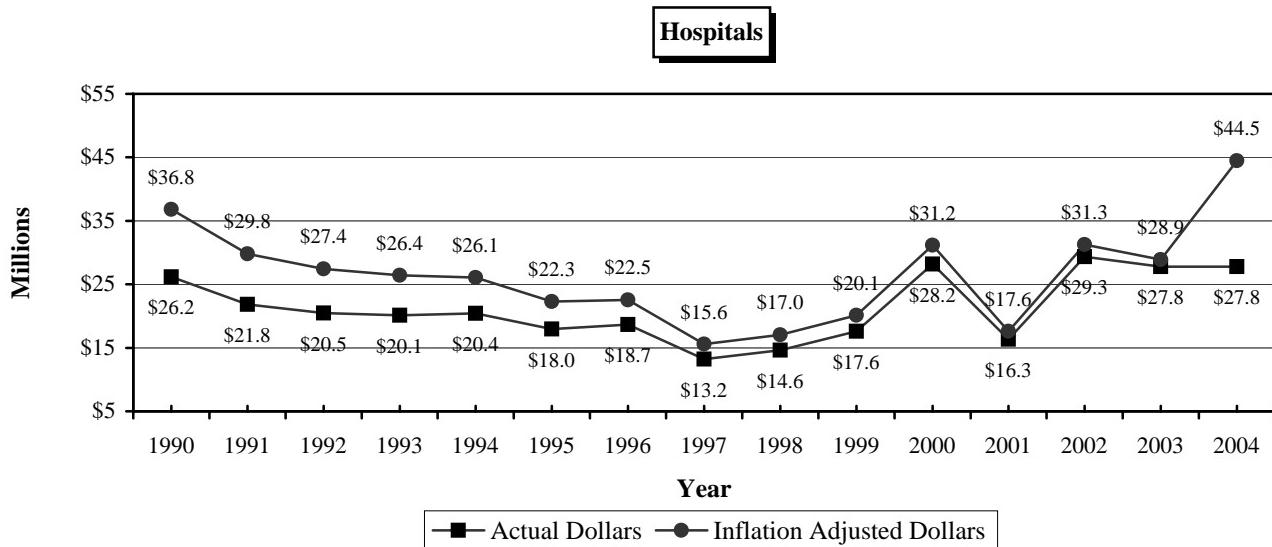
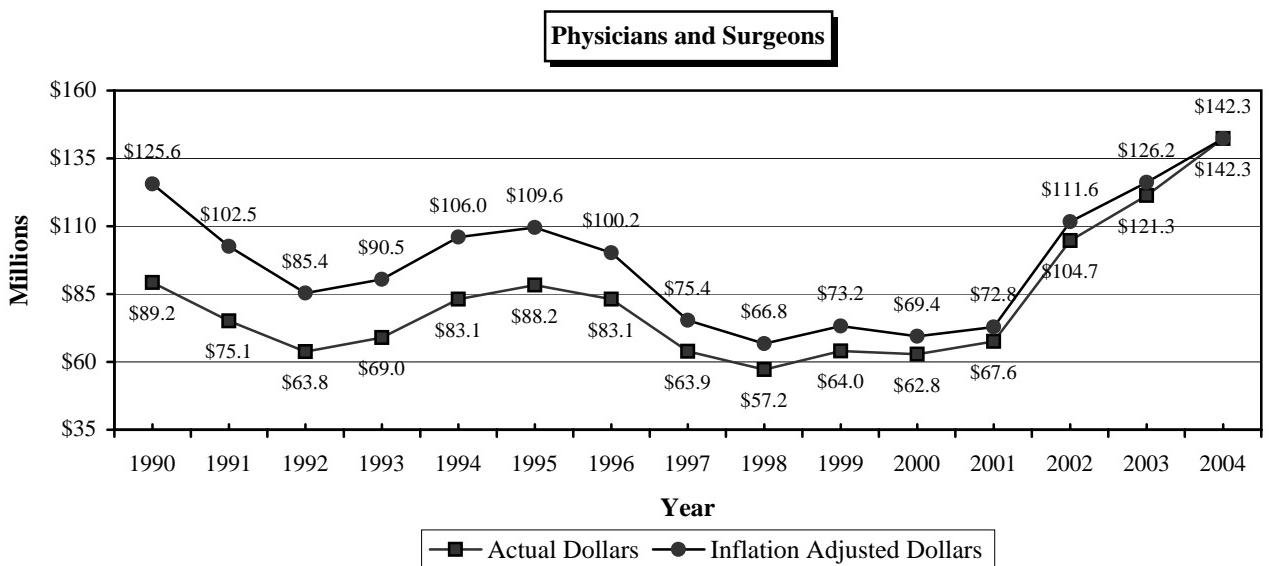
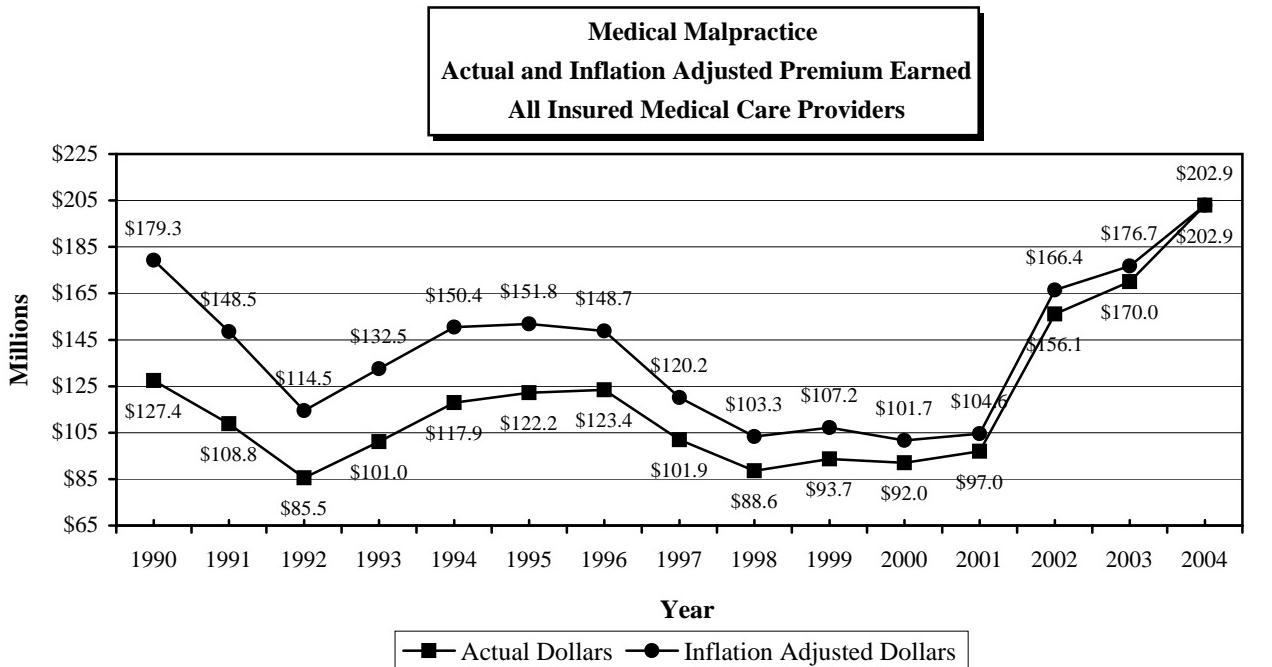


Physicians and Surgeons

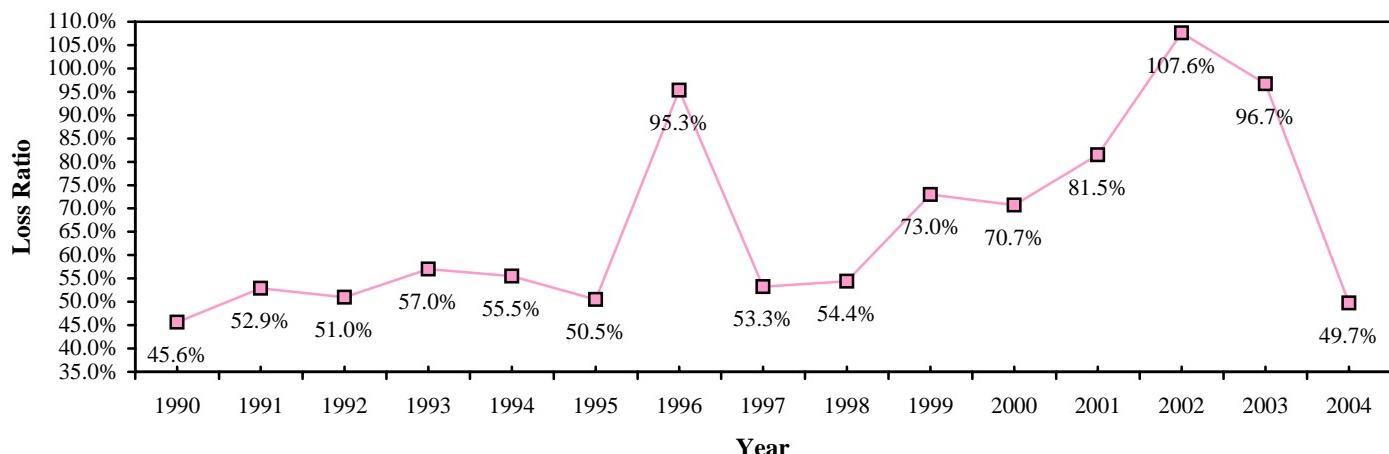


Hospitals

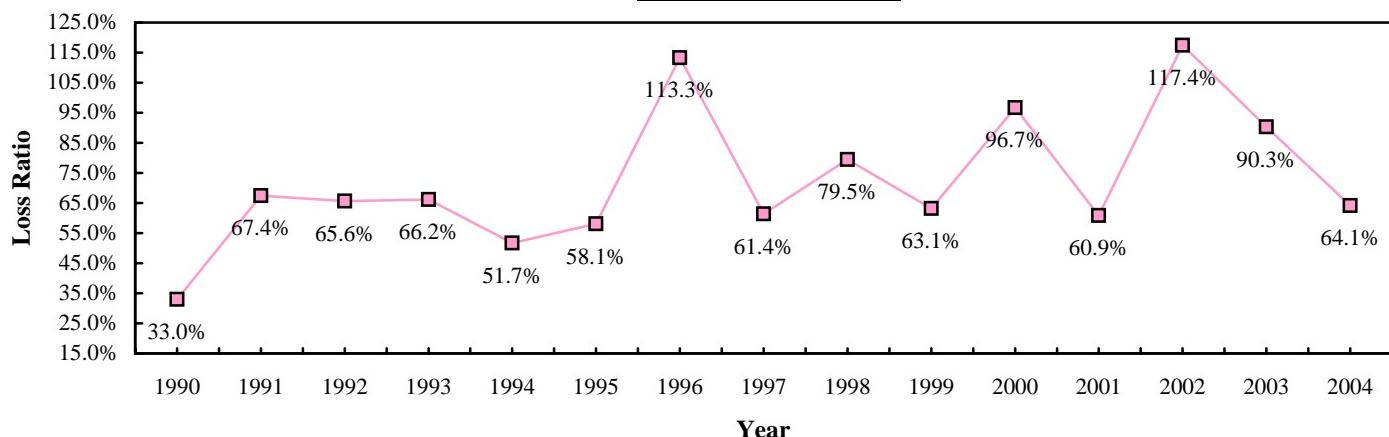




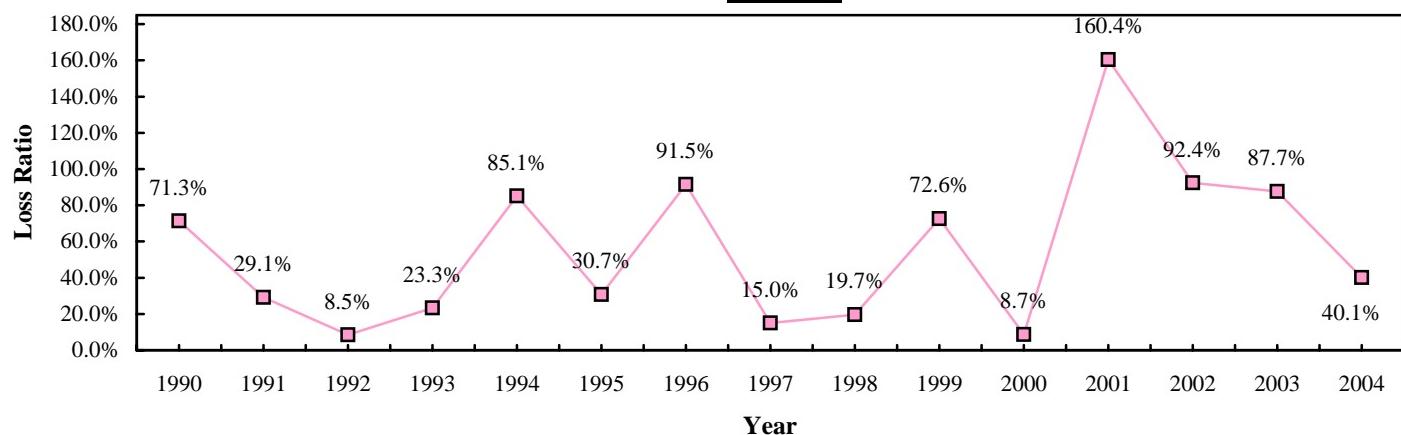
Missouri Loss Ratio
All Medical Care Providers



Physicians & Surgeons



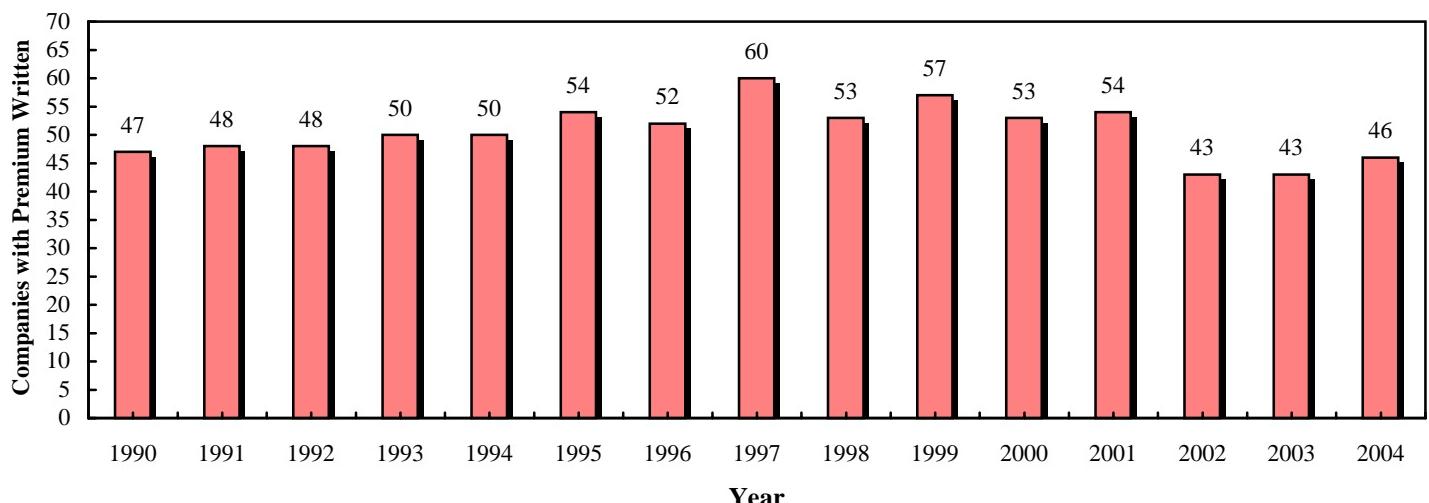
Hospitals



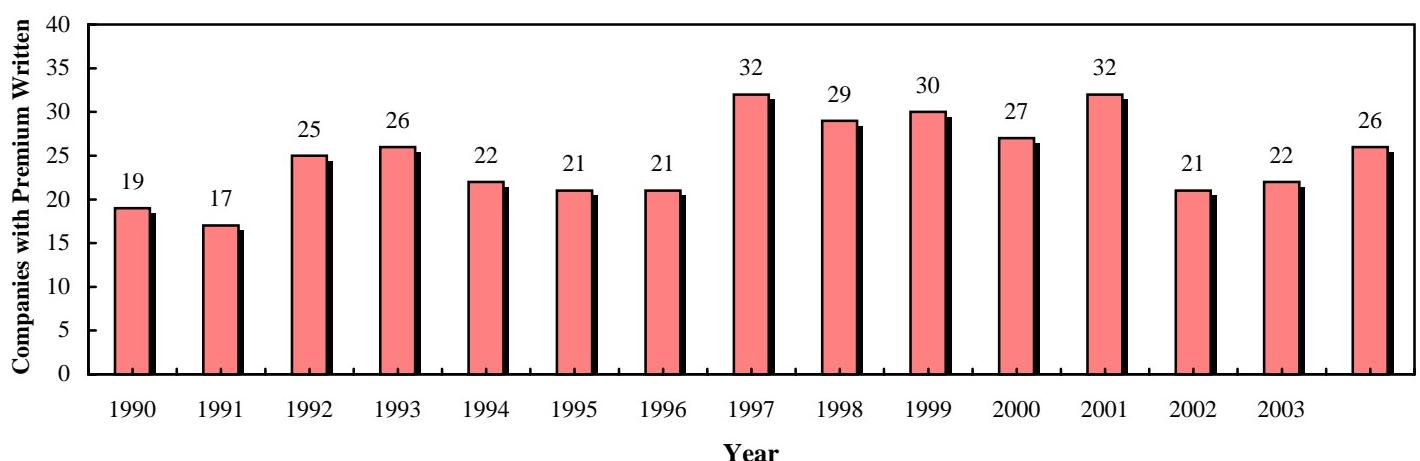
Loss Ratio = Incurred Losses / Earned Premium from Missouri Supplement

Companies Writing Medical Malpractice Insurance

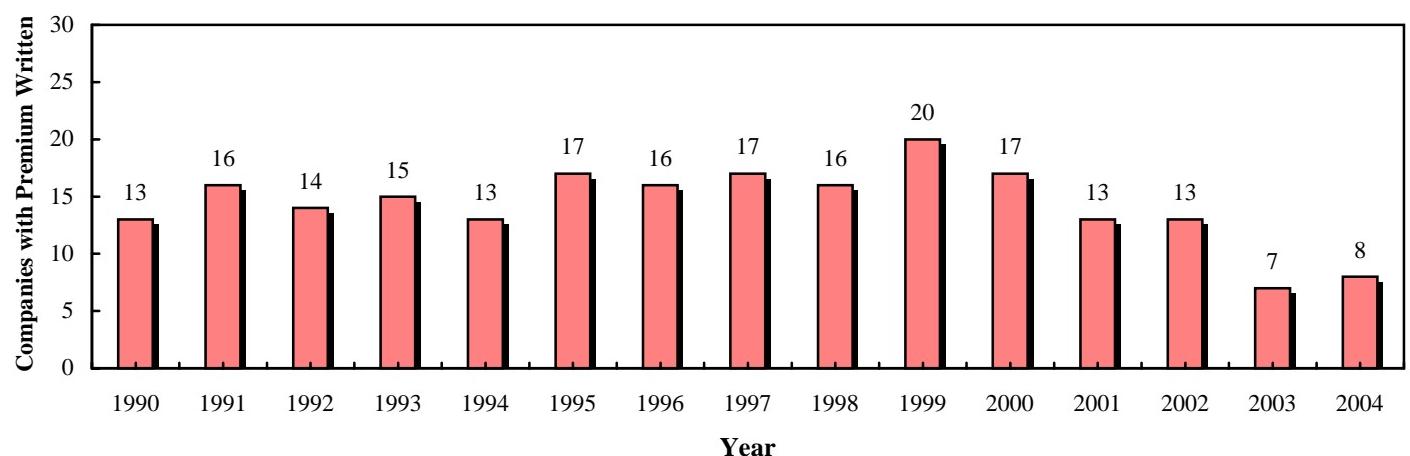
All Medical Care Providers



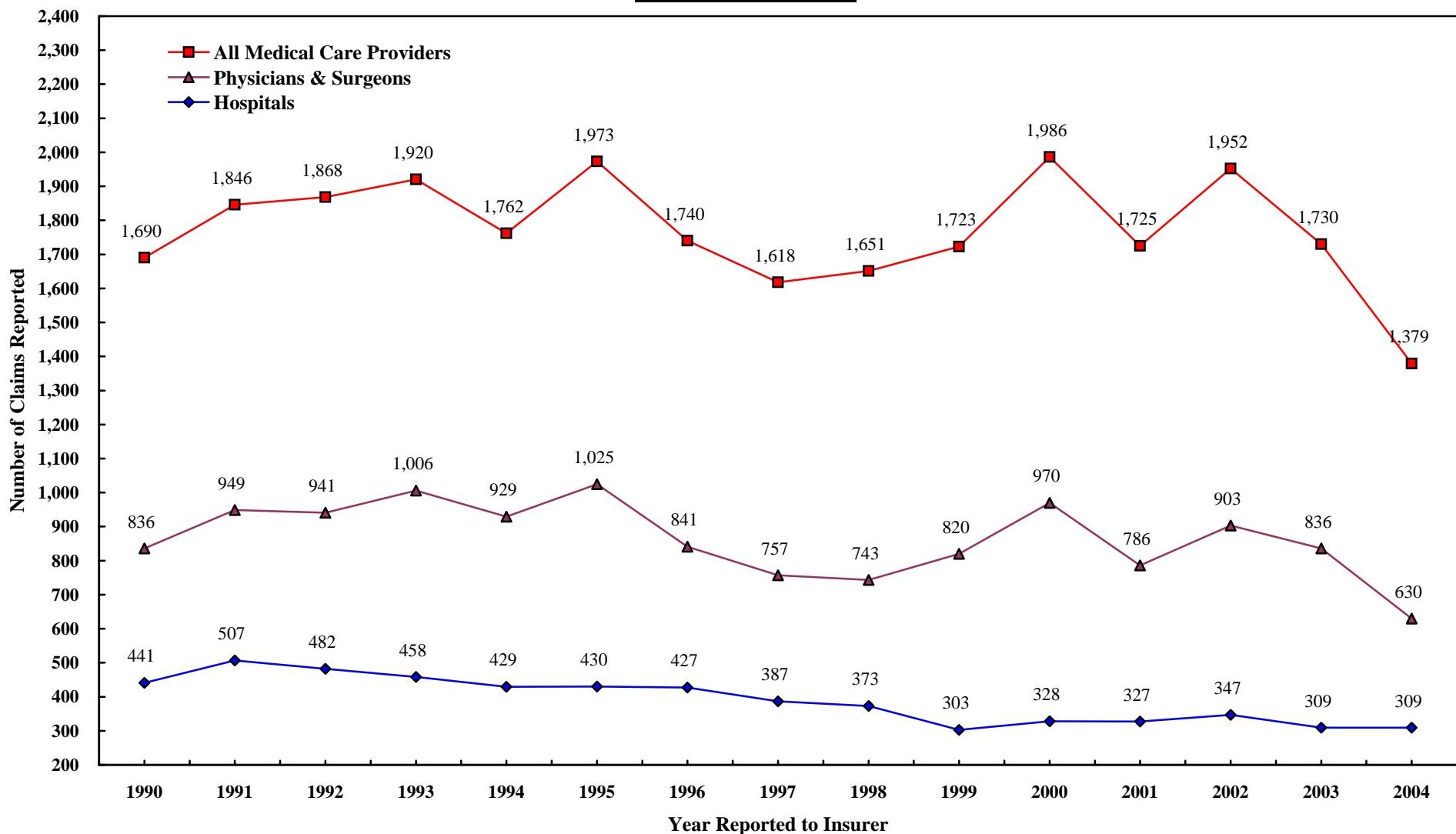
Physicians & Surgeons



Hospitals

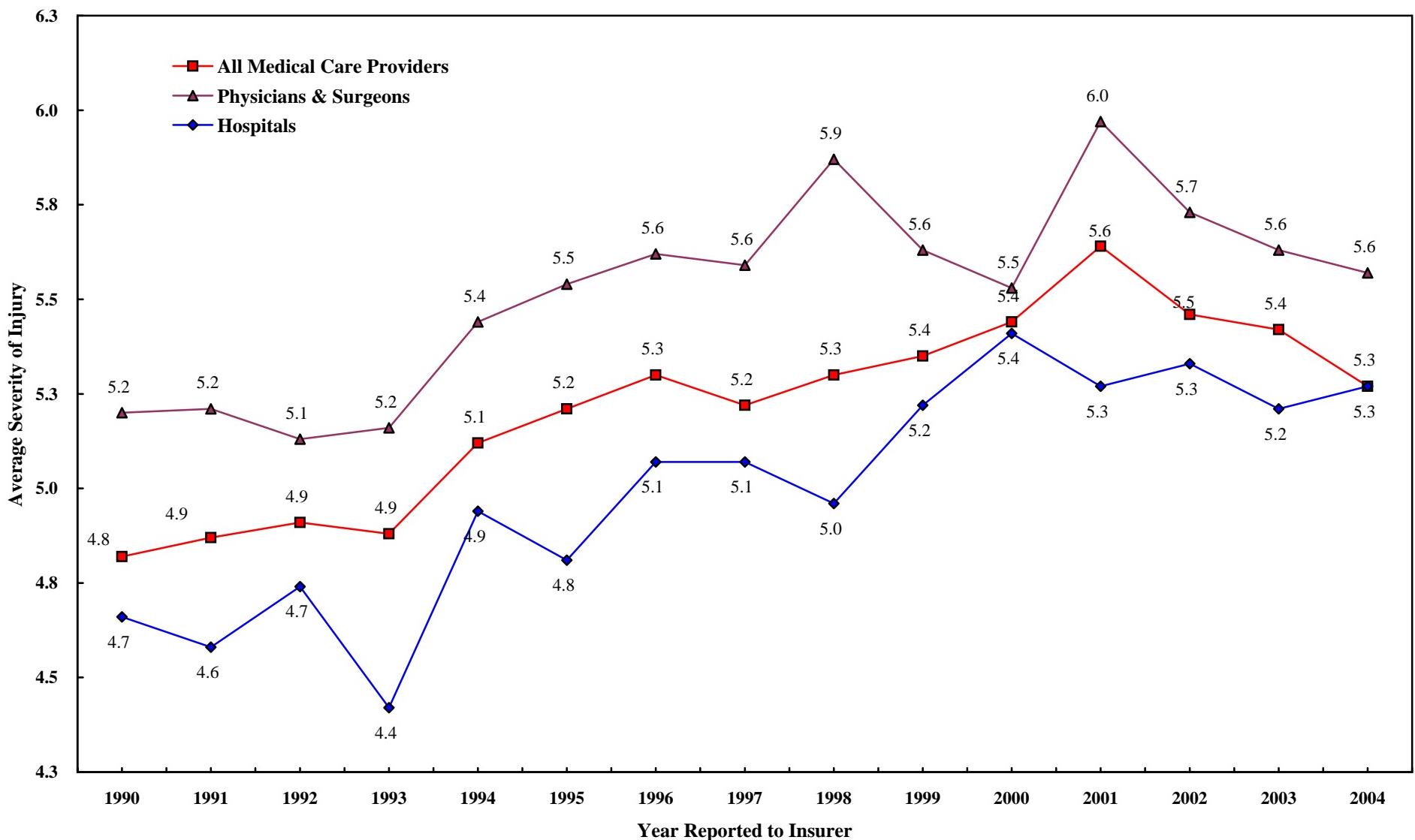


**Claim Count
Reported to Insurer**



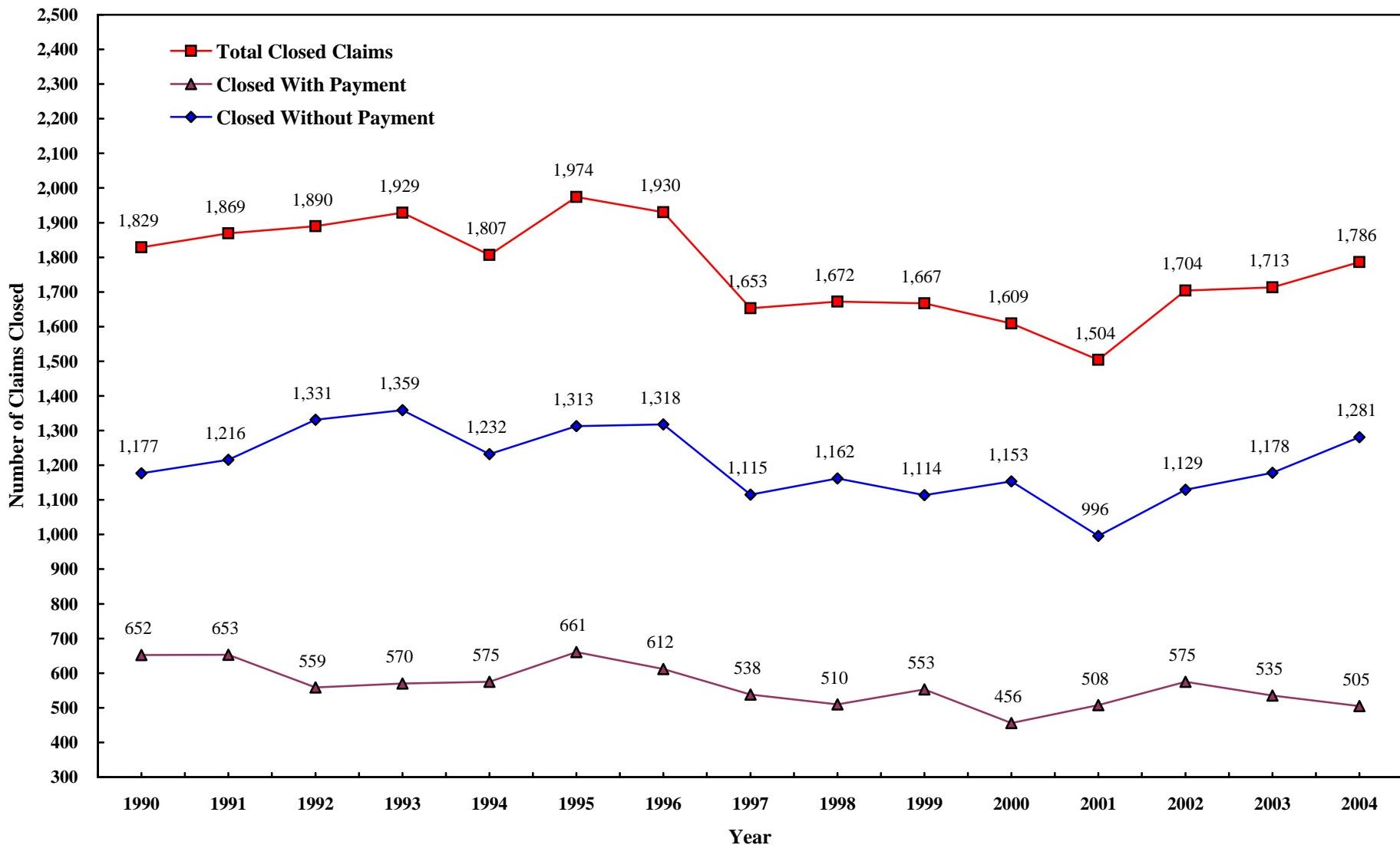
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

**Average Injury Severity of Claims
Reported to Insurer**



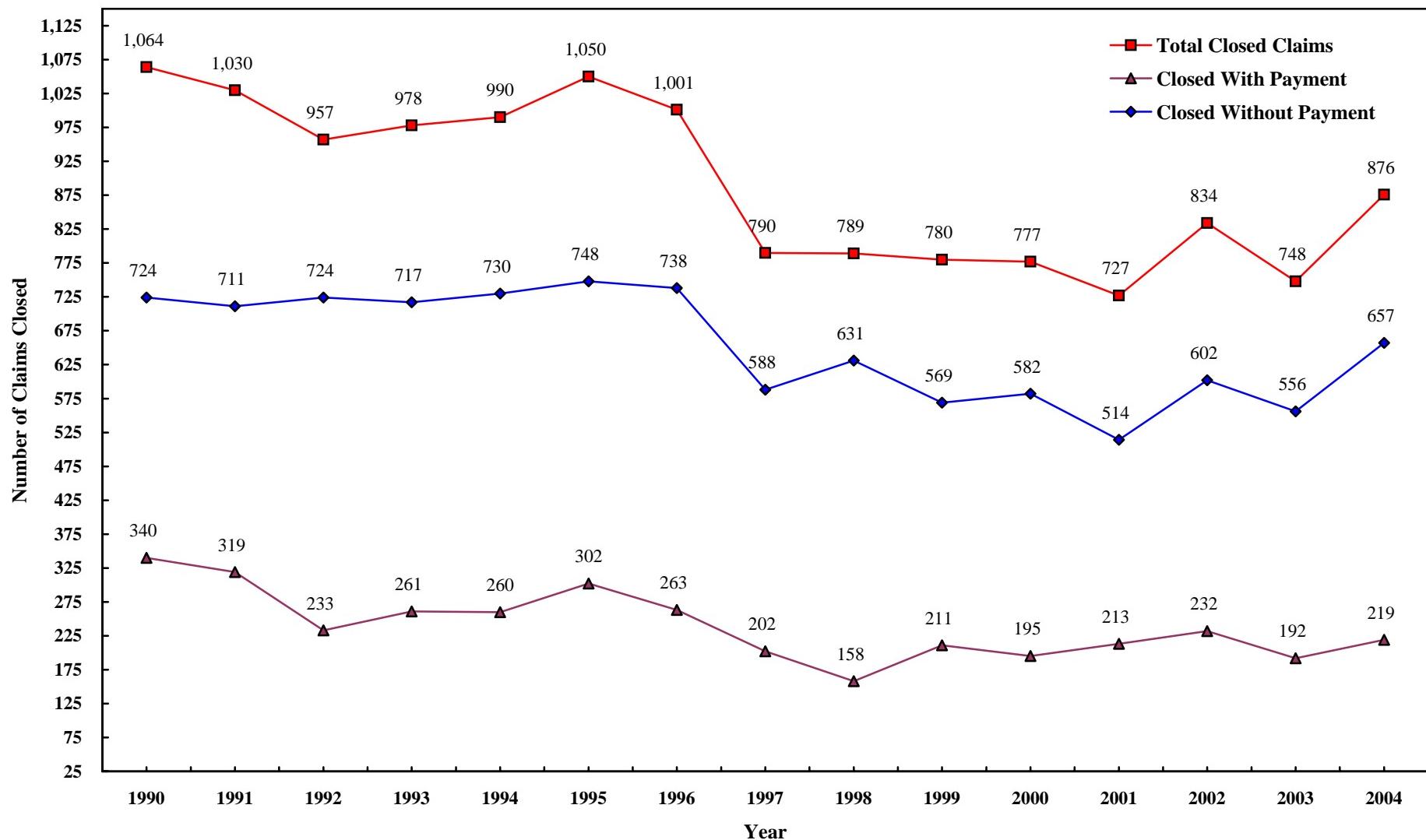
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

**Closed Claim Count
All Medical Care Providers**



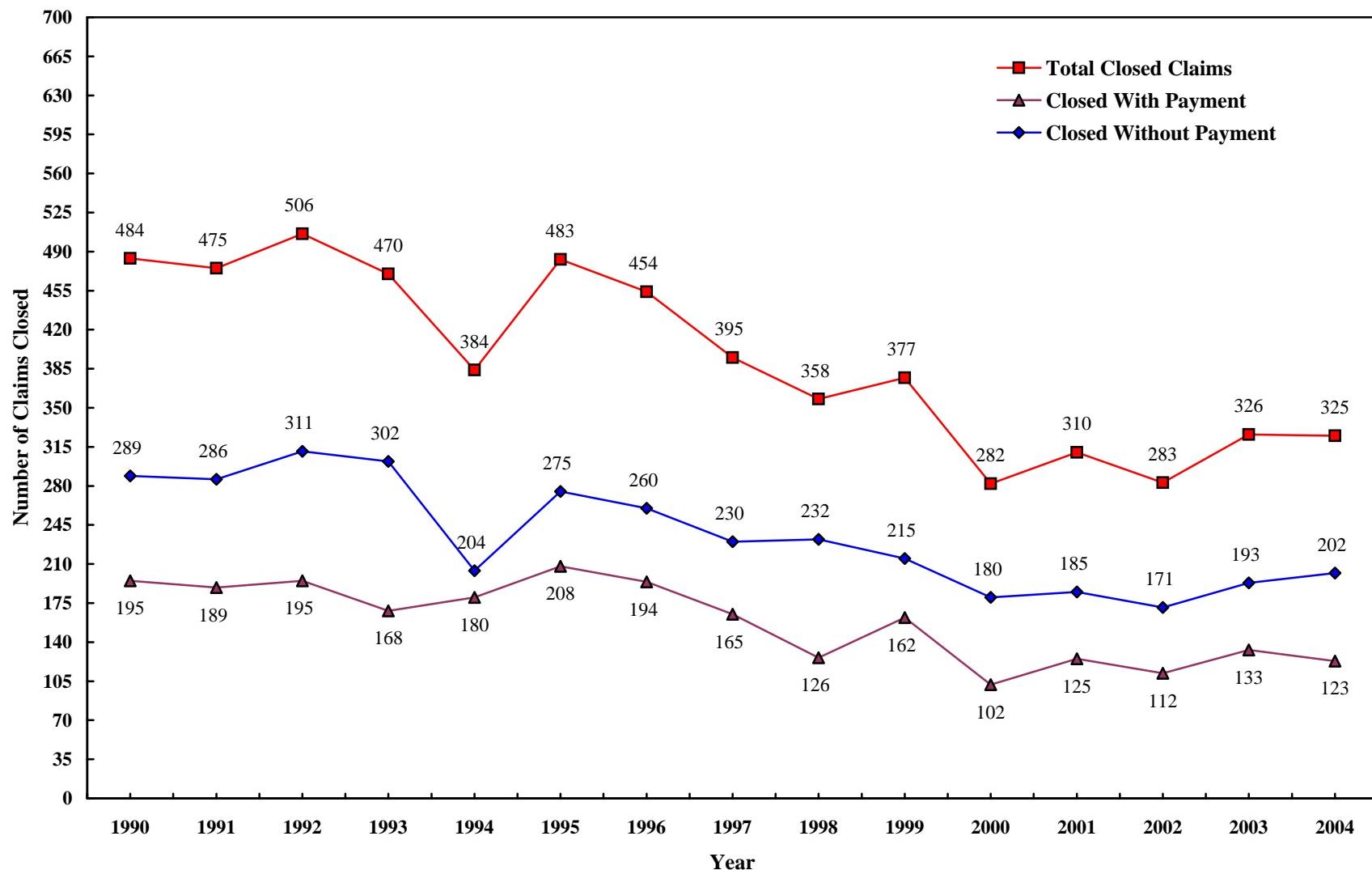
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

**Closed Claim Count
Physicians & Surgeons**



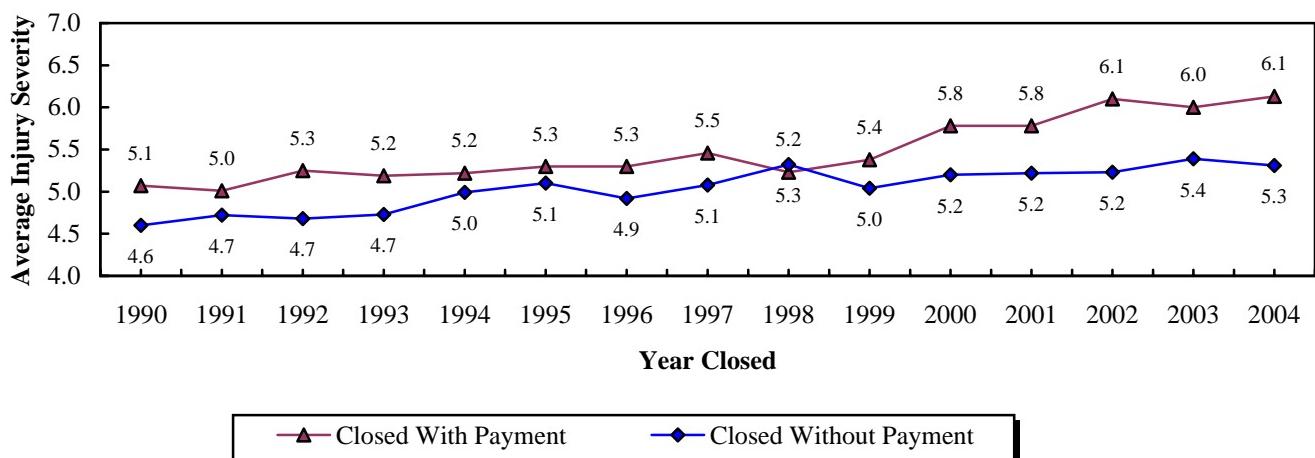
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Closed Claim Count
Hospitals

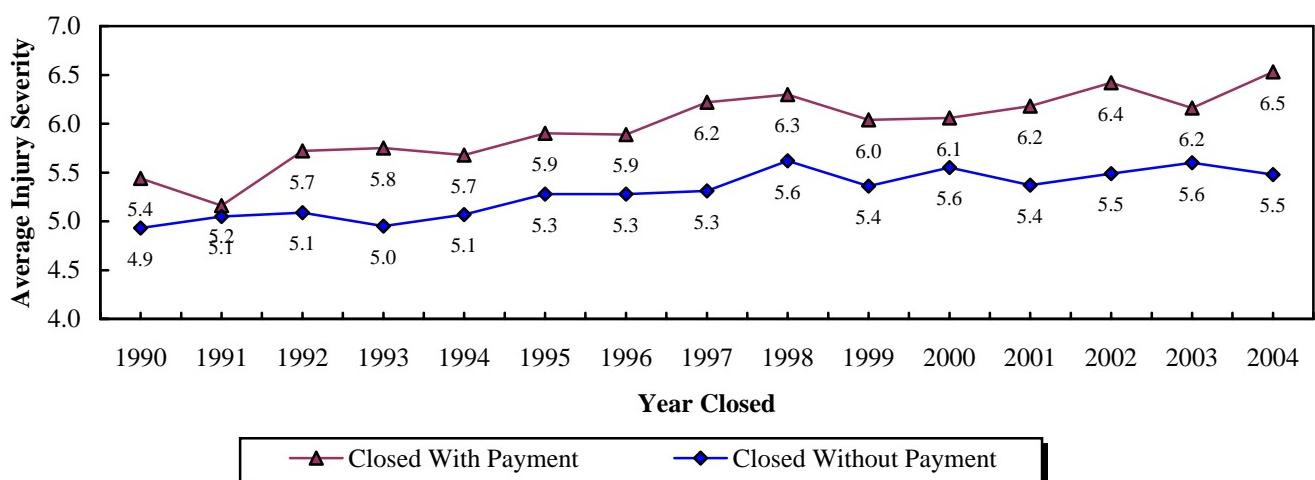


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

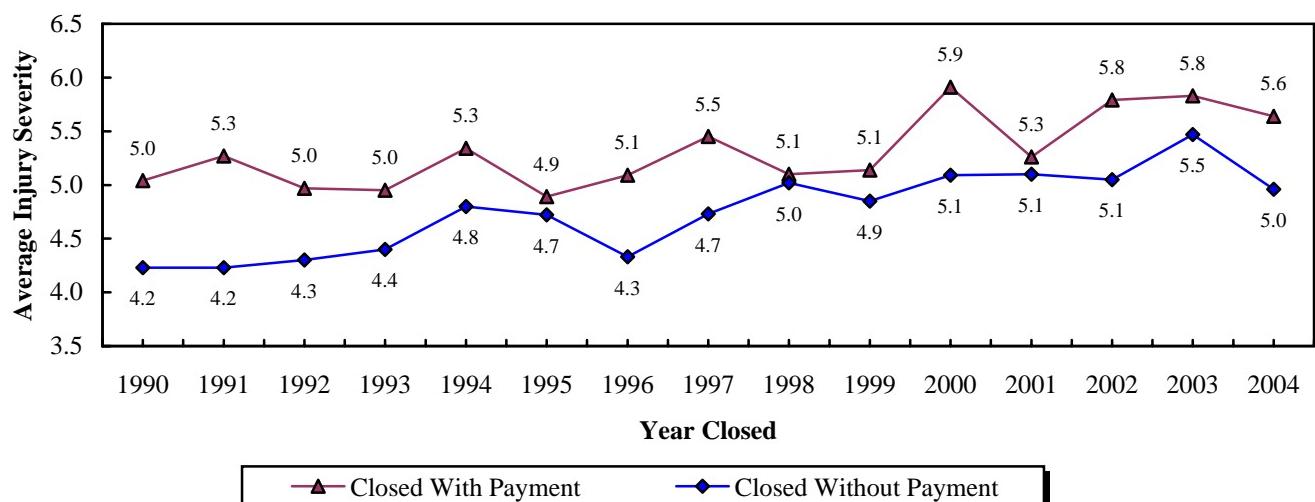
Average Injury Severity of Closed Claims
All Medical Care Providers



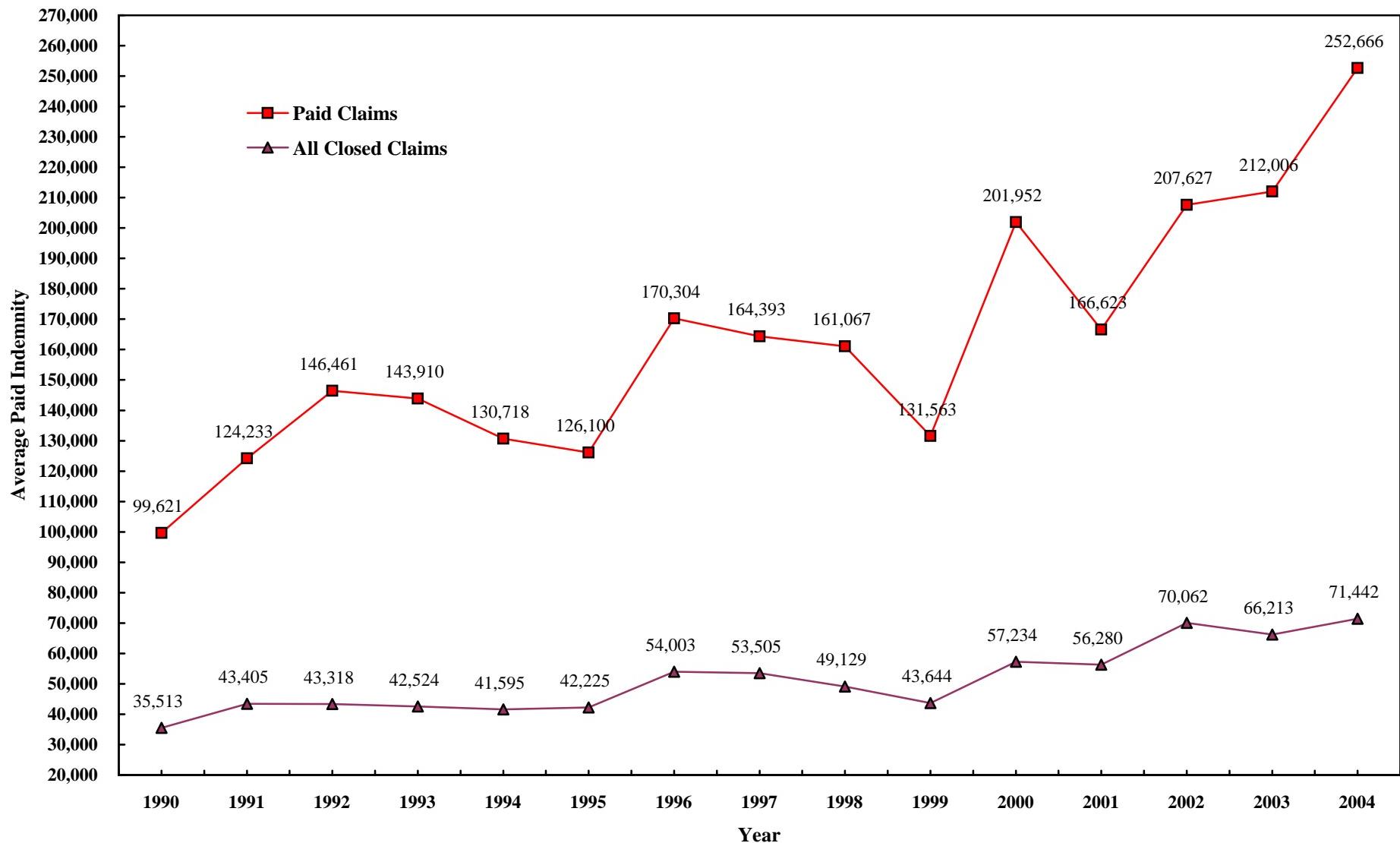
Physicians and Surgeons



Hospitals

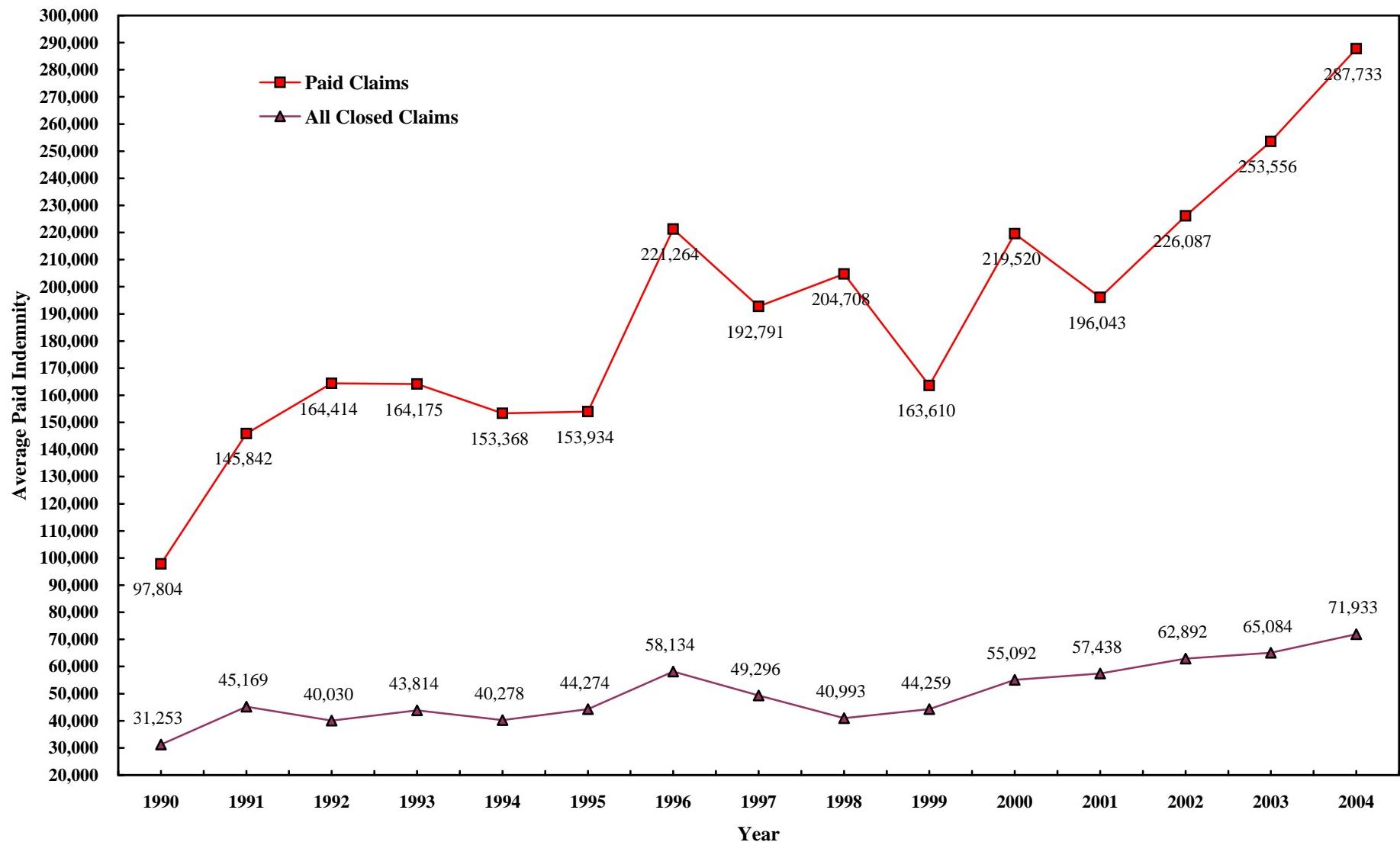


All Medical Care Providers
Average Indemnity Paid



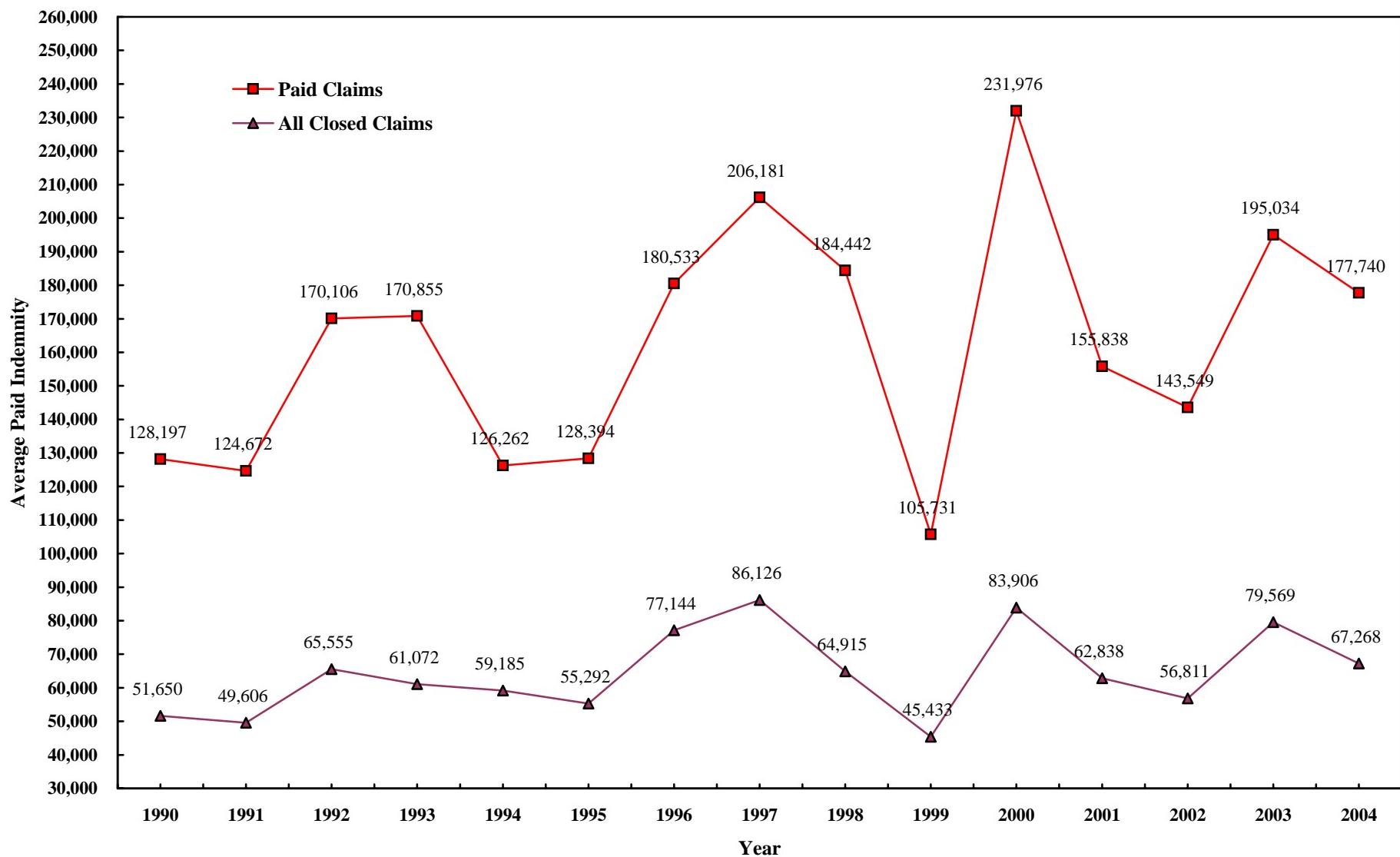
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Physicians & Surgeons
Average Indemnity Paid



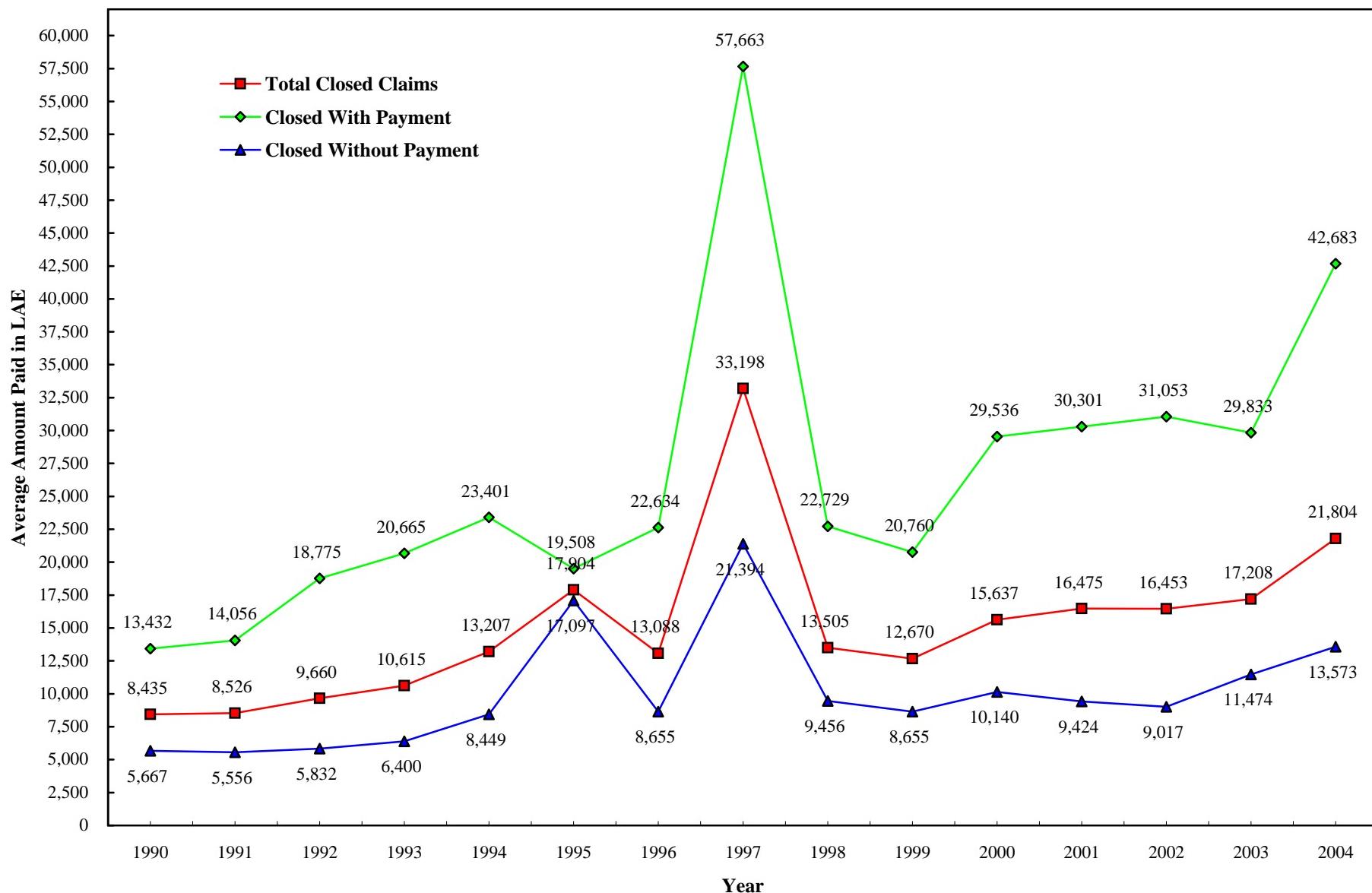
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Hospitals
Average Indemnity Paid



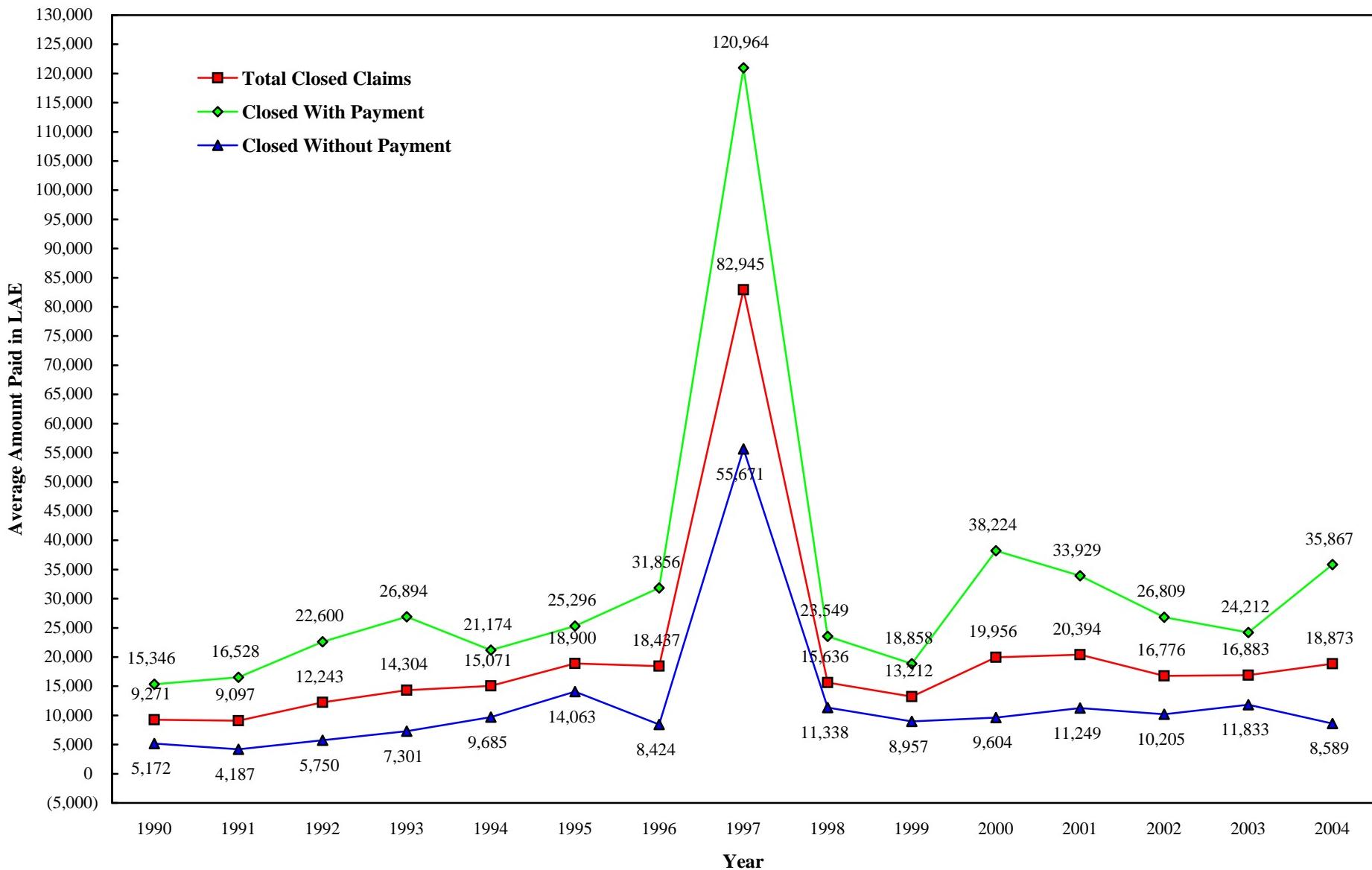
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Loss Adjustment Expense
All Medical Care Providers



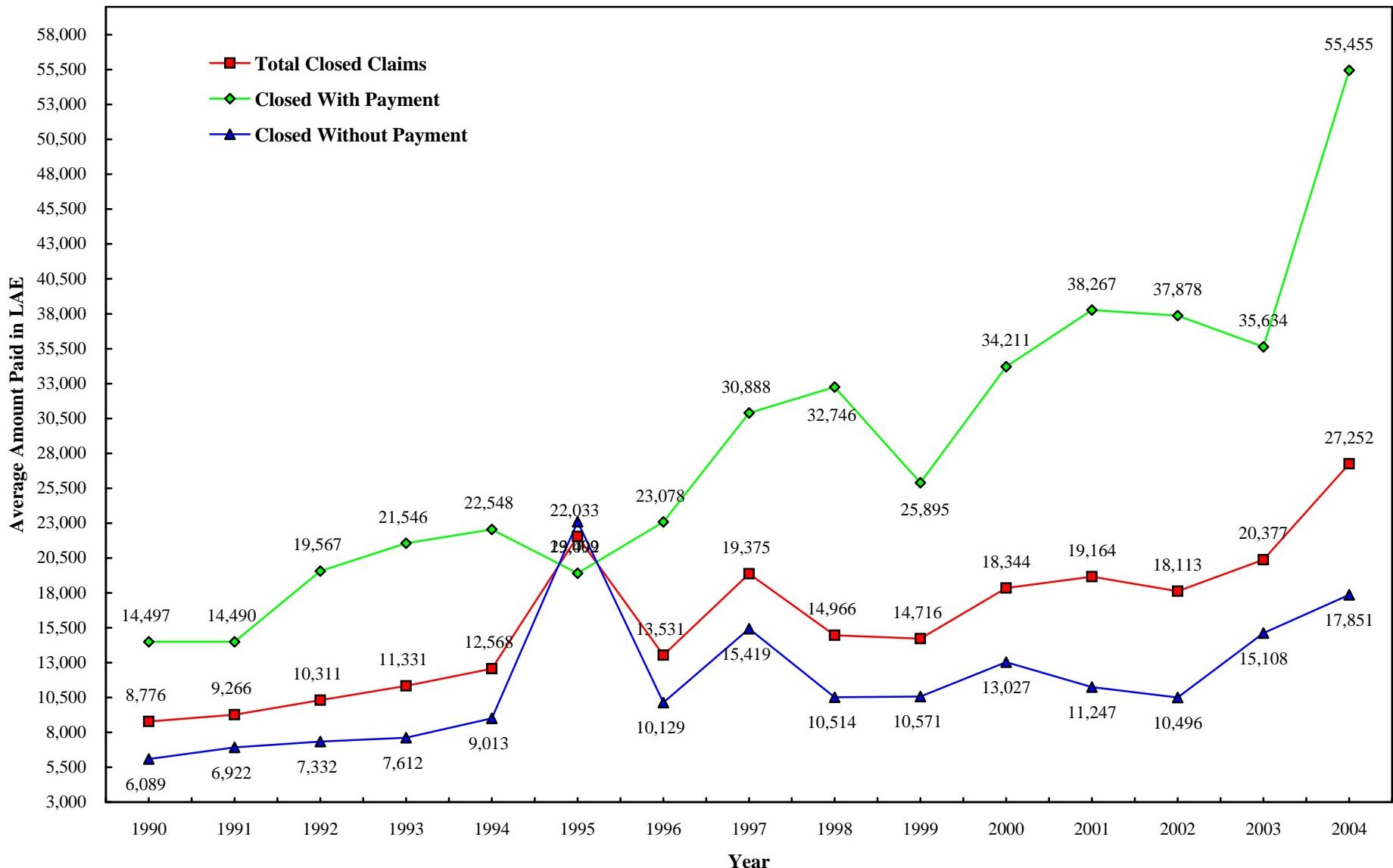
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Loss Adjustment Expense Hospitals



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Loss Adjustment Expense
Physicians & Surgeons



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	4	1	\$525,000	\$525,000
007	AUDRAIN	5	2	\$550,000	\$275,000
009	BARRY	2	2	\$333,333	\$166,667
013	BATES	5	0	\$0	\$0
019	BOONE	61	21	\$7,294,500	\$347,357
021	BUCHANAN	30	10	\$3,176,000	\$317,600
023	BUTLER	23	8	\$1,843,088	\$230,386
027	CALLAWAY	2	2	\$1,300,000	\$650,000
029	CAMDEN	9	4	\$830,000	\$207,500
031	CAPE GIRARDEAU	30	8	\$1,717,500	\$214,688
039	CEDAR	1	1	\$28,500	\$28,500
047	CLAY	23	5	\$1,083,000	\$216,600
051	COLE	23	7	\$1,517,500	\$216,786
053	COOPER	1	1	\$28,000	\$28,000
055	CRAWFORD	2	1	\$135,000	\$135,000
059	DALLAS	1	0	\$0	\$0
065	DENT	2	0	\$0	\$0
069	DUNKLIN	1	1	\$110,000	\$110,000
071	FRANKLIN	2	0	\$0	\$0
077	GREENE	41	13	\$5,600,000	\$430,769
083	HENRY	1	0	\$0	\$0
091	HOWELL	6	3	\$465,000	\$155,000
093	IRON	1	0	\$0	\$0
095	JACKSON	278	103	\$26,611,401	\$258,363
097	JASPER	61	29	\$11,494,585	\$396,365
099	JEFFERSON	19	4	\$535,000	\$133,750
101	JOHNSON	9	4	\$1,550,000	\$387,500
105	LACLEDE	4	0	\$0	\$0
109	LAWRENCE	2	1	\$75,000	\$75,000
113	LINCOLN	1	0	\$0	\$0
115	LINN	2	1	\$42,277	\$42,277
121	MACON	2	0	\$0	\$0
123	MADISON	4	1	\$100,000	\$100,000
127	MARION	1	0	\$0	\$0
129	MERCER	2	0	\$0	\$0
143	NEW MADRID	2	0	\$0	\$0
145	NEWTON	5	1	\$34,500	\$34,500
157	PERRY	2	0	\$0	\$0
159	PETTIS	2	0	\$0	\$0
161	PHELPS	12	8	\$900,002	\$112,500
163	PIKE	1	0	\$0	\$0
165	PLATTE	4	1	\$37,500	\$37,500
167	POLK	14	3	\$205,496	\$68,499
171	PUTNAM	2	0	\$0	\$0
175	RANDOLPH	4	2	\$405,138	\$202,569
177	RAY	1	1	\$295,000	\$295,000
183	ST CHARLES	20	2	\$250,000	\$125,000
186	STE GENEVIEVE	2	1	\$200,000	\$200,000
187	ST FRANCOIS	14	4	\$924,536	\$231,134
189	ST LOUIS COUNTY	258	49	\$11,732,058	\$239,430
195	SALINE	1	1	\$25,000	\$25,000
201	SCOTT	17	2	\$346,140	\$173,070
207	STODDARD	3	1	\$150,000	\$150,000
213	TANEY	9	1	\$2,400	\$2,400
215	TEXAS	2	0	\$0	\$0
217	VERNON	6	5	\$2,048,519	\$409,704
219	WARREN	1	1	\$150,000	\$150,000
223	WAYNE	1	0	\$0	\$0
227	WORTH	2	2	\$30,000	\$15,000
510	ST LOUIS CITY	198	63	\$23,473,213	\$372,591
900	APPELLATE COURT	13	2	\$310,000	\$155,000
901	FEDERAL COURT	132	19	\$3,609,565	\$189,977
903	OUT OF STATE	21	7	\$8,861,500	\$1,265,929

Medical Malpractice Claims by County of Jurisdiction

All Providers (Physicians, Hospitals, Dentists, etc)

All Claims Closed During Period -2003

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	5	3	\$296,000	\$98,667
007	AUDRAIN	10	2	\$890,000	\$445,000
009	BARRY	2	2	\$275,000	\$137,500
013	BATES	1	0	\$0	\$0
019	BOONE	43	8	\$1,212,355	\$151,544
021	BUCHANAN	38	10	\$2,906,238	\$290,624
023	BUTLER	14	3	\$460,000	\$153,333
027	CALLAWAY	3	0	\$0	\$0
029	CAMDEN	5	2	\$44,500	\$22,250
031	CAPE GIRARDEAU	31	15	\$4,329,992	\$288,666
037	CASS	2	0	\$0	\$0
045	CLARK	2	1	\$50,000	\$50,000
047	CLAY	28	7	\$1,255,000	\$179,286
051	COLE	17	8	\$1,252,500	\$156,563
055	CRAWFORD	1	1	\$380,000	\$380,000
069	DUNKLIN	2	0	\$0	\$0
071	FRANKLIN	1	0	\$0	\$0
073	GASCONADE	1	0	\$0	\$0
077	GREENE	67	17	\$6,459,504	\$379,971
079	GRUNDY	1	0	\$0	\$0
087	HOLT	1	0	\$0	\$0
089	HOWARD	1	0	\$0	\$0
091	HOWELL	3	0	\$0	\$0
093	IRON	1	1	\$140,180	\$140,180
095	JACKSON	262	88	\$18,097,252	\$205,651
097	JASPER	50	17	\$9,129,224	\$537,013
099	JEFFERSON	7	3	\$550,000	\$183,333
101	JOHNSON	14	4	\$152,500	\$38,125
105	LACLEDE	2	2	\$525,000	\$262,500
109	LAWRENCE	1	1	\$55,000	\$55,000
117	LIVINGSTON	1	0	\$0	\$0
121	MACON	2	1	\$300,000	\$300,000
123	MADISON	7	1	\$24,985	\$24,985
127	MARION	4	2	\$800,000	\$400,000
131	MILLER	1	0	\$0	\$0
145	NEWTON	11	4	\$292,500	\$73,125
151	OSAGE	1	1	\$7,500	\$7,500
159	PETTIS	12	6	\$2,944,250	\$490,708
161	PHELPS	10	4	\$416,508	\$104,127
163	PIKE	1	0	\$0	\$0
165	PLATTE	5	2	\$187,500	\$93,750
167	POLK	7	2	\$19,166	\$9,583
169	PULASKI	2	1	\$295,000	\$295,000
175	RANDOLPH	4	3	\$1,100,000	\$366,667
183	ST CHARLES	16	5	\$760,000	\$152,000
187	ST FRANCOIS	9	4	\$1,161,500	\$290,375
189	ST LOUIS COUNTY	224	73	\$17,144,351	\$234,854
195	SALINE	1	0	\$0	\$0
199	SCOTLAND	4	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction**All Providers (Physicians, Hospitals, Dentists, etc)****All Claims Closed During Period -2003**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
201	SCOTT	13	3	\$630,000	\$210,000
207	STODDARD	3	1	\$125,000	\$125,000
209	STONE	1	1	\$12,500	\$12,500
213	TANEY	17	6	\$605,528	\$100,921
217	VERNON	3	0	\$0	\$0
219	WARREN	2	2	\$250,000	\$125,000
221	WASHINGTON	1	0	\$0	\$0
229	WRIGHT	1	0	\$0	\$0
510	ST LOUIS CITY	190	58	\$20,183,107	\$347,985
900	APPELLATE COURT	31	6	\$2,595,000	\$432,500
901	FEDERAL COURT	65	11	\$3,540,846	\$321,895
903	OUT OF STATE	21	6	\$349,985	\$58,331
999	NOT AVAILABLE	3	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction

All Providers (Physicians, Hospitals, Dentists, etc)

All Claims Closed During Period -2002

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	7	1	\$355,000	\$355,000
011	BARTON	2	1	\$30,000	\$30,000
013	BATES	1	0	\$0	\$0
019	BOONE	52	9	\$960,000	\$106,667
021	BUCHANAN	40	10	\$1,324,167	\$132,417
023	BUTLER	9	4	\$468,000	\$117,000
029	CAMDEN	9	3	\$222,500	\$74,167
031	CAPE GIRARDEAU	25	8	\$2,149,000	\$268,625
037	CASS	3	2	\$389,500	\$194,750
047	CLAY	31	10	\$1,931,902	\$193,190
051	COLE	26	5	\$881,900	\$176,380
059	DALLAS	3	2	\$1,430,000	\$715,000
065	DENT	1	0	\$0	\$0
069	DUNKLIN	5	3	\$380,000	\$126,667
071	FRANKLIN	5	3	\$1,348,000	\$449,333
075	GENTRY	1	0	\$0	\$0
077	GREENE	61	24	\$4,674,365	\$194,765
079	GRUNDY	1	1	\$5,000	\$5,000
083	HENRY	1	1	\$135,000	\$135,000
091	HOWELL	9	5	\$512,500	\$102,500
093	IRON	1	1	\$244,286	\$244,286
095	JACKSON	290	110	\$22,370,700	\$203,370
097	JASPER	40	13	\$3,899,500	\$299,962
099	JEFFERSON	12	3	\$302,500	\$100,833
101	JOHNSON	10	4	\$670,000	\$167,500
103	KNOX	1	1	\$100,000	\$100,000
109	LAWRENCE	1	1	\$112,500	\$112,500
113	LINCOLN	2	0	\$0	\$0
121	MACON	1	0	\$0	\$0
125	MARIES	1	0	\$0	\$0
127	MARIION	6	1	\$50,000	\$50,000
143	NEW MADRID	4	2	\$405,000	\$202,500
145	NEWTON	5	3	\$463,000	\$154,333
147	NODAWAY	1	1	\$40,000	\$40,000
159	PETTIS	8	2	\$344,538	\$172,269
161	PHELPS	4	1	\$925,000	\$925,000
163	PIKE	5	1	\$18,500	\$18,500
165	PLATTE	6	3	\$825,000	\$275,000
167	POLK	6	2	\$250,000	\$125,000
169	PULASKI	2	2	\$1,600,000	\$800,000
173	RALLS	2	0	\$0	\$0
183	ST CHARLES	19	7	\$1,430,000	\$204,286
187	ST FRANCOIS	5	2	\$225,000	\$112,500
189	ST LOUIS COUNTY	175	47	\$9,232,934	\$196,445
197	SCHUYLER	1	1	\$100,000	\$100,000
201	SCOTT	16	4	\$2,148,340	\$537,085
213	TANEY	4	3	\$475,000	\$158,333
215	TEXAS	2	0	\$0	\$0
217	VERNON	2	0	\$0	\$0
510	ST LOUIS CITY	162	78	\$32,599,013	\$417,936

Medical Malpractice Claims by County of Jurisdiction**All Providers (Physicians, Hospitals, Dentists, etc)****All Claims Closed During Period -2002**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
900	APPELLATE COURT	78	35	\$8,276,955	\$236,484
901	FEDERAL COURT	85	18	\$4,095,500	\$227,528
902	GUARANTY FUND	98	16	\$1,456,987	\$91,062
903	OUT OF STATE	16	7	\$565,000	\$80,714
999	NOT AVAILABLE	2	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction

All Providers (Physicians, Hospitals, Dentists, etc)

All Claims Closed During Period 1990-2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	60	22	\$4,709,544	\$214,070
003	ANDREW	7	5	\$356,559	\$71,312
005	ATCHISON	3	1	\$15,000	\$15,000
007	AUDRAIN	39	6	\$1,464,750	\$244,125
009	BARRY	19	9	\$962,333	\$106,926
011	BARTON	19	5	\$335,000	\$67,000
013	BATES	10	1	\$5,000	\$5,000
015	BENTON	1	1	\$27,000	\$27,000
017	BOLLINGER	0	0	\$0	\$0
019	BOONE	635	176	\$25,927,176	\$147,314
021	BUCHANAN	388	143	\$27,009,470	\$188,877
023	BUTLER	116	37	\$4,486,088	\$121,246
025	CALDWELL	0	0	\$0	\$0
027	CALLAWAY	24	12	\$2,216,500	\$184,708
029	CAMDEN	77	22	\$1,662,216	\$75,555
031	CAPE GIRARDEAU	305	84	\$17,856,256	\$212,574
033	CARROLL	1	0	\$0	\$0
035	CARTER	5	2	\$45,000	\$22,500
037	CASS	41	24	\$5,831,231	\$242,968
039	CEDAR	11	3	\$76,000	\$25,333
041	CHARITON	0	0	\$0	\$0
043	CHRISTIAN	6	3	\$618,283	\$206,094
045	CLARK	2	1	\$50,000	\$50,000
047	CLAY	549	190	\$26,921,904	\$141,694
049	CLINTON	11	5	\$677,752	\$135,550
051	COLE	254	76	\$10,623,385	\$139,781
053	COOPER	12	6	\$346,750	\$57,792
055	CRAWFORD	12	7	\$1,797,500	\$256,786
057	DADE	2	1	\$500,000	\$500,000
059	DALLAS	5	3	\$1,505,000	\$501,667
061	DAVIESS	1	1	\$100,000	\$100,000
063	DE KALB	0	0	\$0	\$0
065	DENT	16	6	\$1,795,000	\$299,167
067	DOUGLAS	5	3	\$1,319,000	\$439,667
069	DUNKLIN	29	16	\$2,072,617	\$129,539
071	FRANKLIN	58	10	\$3,383,000	\$338,300
073	GASCONADE	7	2	\$92,500	\$46,250
075	GENTRY	7	4	\$943,750	\$235,938
077	GREENE	933	307	\$66,003,599	\$214,995
079	GRUNDY	8	6	\$877,500	\$146,250
081	HARRISON	0	0	\$0	\$0
083	HENRY	37	14	\$1,356,666	\$96,905
085	HICKORY	0	0	\$0	\$0
087	HOLT	1	0	\$0	\$0
089	HOWARD	7	4	\$110,210	\$27,553
091	HOWELL	84	42	\$7,860,563	\$187,156
093	IRON	4	2	\$384,466	\$192,233
095	JACKSON	3,446	1,218	\$243,661,827	\$200,051
097	JASPER	373	149	\$40,335,362	\$270,707

Medical Malpractice Claims by County of Jurisdiction

All Providers (Physicians, Hospitals, Dentists, etc)

All Claims Closed During Period 1990-2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
099	JEFFERSON	165	45	\$6,518,310	\$144,851
101	JOHNSON	90	34	\$7,695,999	\$226,353
103	KNOX	6	4	\$432,500	\$108,125
105	LACLEDE	25	10	\$1,402,500	\$140,250
107	LAFAYETTE	5	1	\$6,000	\$6,000
109	LAWRENCE	16	10	\$626,542	\$62,654
111	LEWIS	0	0	\$0	\$0
113	LINCOLN	20	4	\$391,000	\$97,750
115	LINN	20	11	\$1,027,977	\$93,452
117	LIVINGSTON	8	2	\$453,640	\$226,820
119	MCDONALD	1	1	\$150,000	\$150,000
121	MACON	12	5	\$1,378,000	\$275,600
123	MADISON	98	31	\$6,656,385	\$214,722
125	MARIES	5	3	\$850,000	\$283,333
127	MARION	42	9	\$1,749,855	\$194,428
129	MERCER	2	0	\$0	\$0
131	MILLER	4	0	\$0	\$0
133	MISSISSIPPI	0	0	\$0	\$0
135	MONITEAU	0	0	\$0	\$0
137	MONROE	0	0	\$0	\$0
139	MONTGOMERY	0	0	\$0	\$0
141	MORGAN	0	0	\$0	\$0
143	NEW MADRID	19	7	\$1,352,500	\$193,214
145	NEWTON	96	43	\$4,762,300	\$110,751
147	NODAWAY	18	5	\$310,000	\$62,000
149	OREGON	3	2	\$50,000	\$25,000
151	OSAGE	3	2	\$307,500	\$153,750
153	OZARK	0	0	\$0	\$0
155	PEMISCOT	0	0	\$0	\$0
157	PERRY	14	3	\$383,000	\$127,667
159	PETTIS	106	35	\$5,048,919	\$144,255
161	PHELPS	136	37	\$5,955,593	\$160,962
163	PIKE	18	5	\$1,108,500	\$221,700
165	PLATTE	56	22	\$2,736,088	\$124,368
167	POLK	40	16	\$988,987	\$61,812
169	PULASKI	28	10	\$2,933,750	\$293,375
171	PUTNAM	7	2	\$22,500	\$11,250
173	RALLS	4	0	\$0	\$0
175	RANDOLPH	35	15	\$2,390,133	\$159,342
177	RAY	6	3	\$486,500	\$162,167
179	REYNOLDS	6	2	\$37,500	\$18,750
181	RIPLEY	17	3	\$265,000	\$88,333
183	ST CHARLES	295	67	\$12,321,926	\$183,909
185	ST. CLAIR	0	0	\$0	\$0
186	STE GENEVIEVE	6	3	\$387,500	\$129,167
187	ST FRANCOIS	102	26	\$4,171,051	\$160,425
189	ST LOUIS COUNTY	2,911	738	\$116,265,942	\$157,542
195	SALINE	7	3	\$82,500	\$27,500
197	SCHUYLER	1	1	\$100,000	\$100,000

Medical Malpractice Claims by County of Jurisdiction

All Providers (Physicians, Hospitals, Dentists, etc)

All Claims Closed During Period 1990-2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
199	SCOTLAND	5	0	\$0	\$0
201	SCOTT	130	35	\$6,374,906	\$182,140
203	SHANNON	0	0	\$0	\$0
205	SHELBY	3	0	\$0	\$0
207	STODDARD	28	11	\$2,192,424	\$199,311
209	STONE	5	2	\$112,500	\$56,250
211	SULLIVAN	1	0	\$0	\$0
213	TANEY	83	26	\$2,812,704	\$108,181
215	TEXAS	18	5	\$505,000	\$101,000
217	VERNON	47	17	\$3,843,019	\$226,060
219	WARREN	5	3	\$400,000	\$133,333
221	WASHINGTON	16	2	\$145,000	\$72,500
223	WAYNE	12	6	\$785,000	\$130,833
225	WEBSTER	7	0	\$0	\$0
227	WORTH	4	4	\$717,000	\$179,250
229	WRIGHT	11	4	\$180,000	\$45,000
510	ST LOUIS CITY	3,283	1,091	\$283,900,144	\$260,220
900	APPELLATE COURT	613	249	\$50,316,721	\$202,075
901	FEDERAL COURT	806	173	\$34,341,190	\$198,504
902	GUARANTY FUND	371	144	\$19,789,376	\$137,426
903	OUT OF STATE	222	88	\$29,162,266	\$331,389
999	NOT AVAILABLE	131	40	\$10,925,254	\$273,131

ALL MEDICAL CARE PROVIDERS
2004 ACT AND OMISSION CATEGORIES

		Average Injury Severity	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims	
DIAGNOSIS RELATED								
010	FAILURE TO DIAGNOSE (I.E., CONCLUDING THAT PATIENT HAS NO DISEASE OR CONDITION WORTHY OF FOLLOW-UP OR OBSERVATION)	147	6.24	159	6.26	70	6.93	289,519
020	WRONG DIAGNOSIS OR MISDIAGNOSIS (I.E., ORIGINAL DIAGNOSIS IS INCORRECT)	84	6.14	61	5.18	9	7.44	291,194
030	IMPROPER PERFORMANCE OF TEST	5	4.40	6	6.67	2	6.00	450,000
040	UNNECESSARY DIAGNOSTIC TEST	3	5.67	1	9.00	0	0.00	0
050	DELAY IN DIAGNOSIS	24	6.63	36	7.19	18	7.22	197,361
060	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	2	3.00	0	0.00	0	0.00	0
090	DIAGNOSIS RELATED - NOT OTHERWISE CLASSIFIED	97	6.41	82	7.13	24	7.58	257,329
	<u>SUBTOTAL</u>	362	6.24	345	6.39	123	7.12	272,484
ANESTHESIA RELATED								
110	FAILURE TO COMPLETE PATIENT ASSESSMENT	0	0.00	0	0.00	0	0.00	0
120	FAILURE TO MONITOR	3	5.33	2	6.00	0	0.00	0
130	FAILURE TO TEST EQUIPMENT	0	0	0	0.00	0	0.00	0
140	IMPROPER CHOICE OF ANESTHESIA AGENT OR EQUIPMENT	1	1.00	2	2.00	1	1.00	110,000
150	IMPROPER TECHNIQUE/INDUCTION	2	4.50	2	3.50	1	2.00	5,225
160	IMPROPER EQUIPMENT USE	0	0	0	0.00	0	0.00	0
170	IMPROPER INTUBATION	1	5.00	2	6.50	3	9.00	716,667
180	IMPROPER POSITIONING	9	5.44	0	0.00	1	4.00	522
185	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0	0	0.00	0	0.00	0
190	ANESTHESIA RELATED - NOT OTHERWISE CLASSIFIED	15	5.60	11	5.09	2	9.00	337,500
	<u>SUBTOTAL</u>	31	5.29	19	4.84	8	6.50	367,593
SURGERY RELATED								
210	FAILURE TO PERFORM SURGERY	2	4.00	4	3.00	1	6.00	925,000
220	IMPROPER POSITIONING	0	0	5	4.00	1	3.00	30,000
230	RETAINED FOREIGN BODY	16	4.00	12	4.33	8	4.50	220,188
240	WRONG BODY PART	10	4.70	3	4.33	6	4.00	53,400
250	IMPROPER PERFORMANCE OF SURGERY	107	4.29	125	4.90	65	6.02	250,538
260	UNNECESSARY SURGERY	16	4.25	11	4.82	6	5.00	139,583
270	DELAY IN SURGERY	0	0	4	7.00	0	0.00	0
280	IMPROPER MANAGEMENT OF SURGICAL PATIENT	40	5.18	21	5.00	17	5.76	220,774
285	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	2	6.00	5	6.00	3	5.33	155,000
290	SURGERY RELATED - NOT OTHERWISE CLASSIFIED	73	5.34	83	4.70	27	5.78	236,704
	<u>SUBTOTAL</u>	266	4.72	273	4.82	134	5.67	229,616

ALL MEDICAL CARE PROVIDERS
2004 ACT AND OMISSION CATEGORIES

		Number Reported to Insurer	Average Injury Severity	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
			Reported to Insurer		Closed Without Payment			
MEDICATION RELATED								
305	FAILURE TO ORDER APPROPRIATE MEDICATION	7	5.86	7	5.43	4	7.75	221,250
310	WRONG MEDICATION ORDERED	2	3.50	1	2.00	2	4.00	13,250
315	WRONG DOSAGE ORDERED OF CORRECT MEDICATION	2	7.00	6	3.50	6	3.17	117,004
320	FAILURE TO INSTRUCT ON MEDICATION	4	6.75	4	5.25	2	8.00	962,500
325	IMPROPER MANAGEMENT OF MEDICATION REGIMENT	15	6.60	11	6.09	7	5.43	313,857
330	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	2	6.00	0	0.00	0	0.00	0
340	MEDICATION ERROR - NOT OTHERWISE CLASSIFIED	33	4.21	12	4.17	14	4.21	50,168
350	FAILURE TO MEDICATE	0	0	3	3.00	0	0.00	0
355	WRONG MEDICATION ADMINISTERED	4	3.75	1	5.00	2	3.00	15,750
360	WRONG DOSAGE ADMINISTERED	10	6.80	8	5.63	2	4.00	3,582
365	WRONG PATIENT	0	0	0	0.00	0	0.00	0
370	WRONG ROUTE	0	0	0	0.00	0	0.00	0
380	IMPROPER TECHNIQUE/INDUCTION	1	4.00	1	3.00	0	0.00	0
390	MEDICATION ADMINISTRATION RELATED - NOT OTHERWISE CLASSIFIED	21	5.62	21	5.33	6	4.33	88,432
SUBTOTAL		101	5.39	75	4.97	45	4.69	155,714
INTRAVENOUS AND BLOOD PRODUCTS RELATED								
410	FAILURE TO MONITOR	0	0	1	3.00	0	0.00	0
420	WRONG SOLUTION	1	4.00	0	0.00	0	0.00	0
430	IMPROPER PERFORMANCE	4	3.50	1	4.00	1	4.00	7,500
440	IV RELATED - NOT OTHERWISE CLASSIFIED	3	4.00	4	3.00	2	4.00	2,050
450	FAILURE TO ENSURE CONTAMINATION FREE	0	0	0	0.00	0	0.00	0
460	WRONG TYPE	0	0	0	0.00	0	0.00	0
470	IMPROPER ADMINISTRATION	1	4.00	2	4.00	0	0.00	0
480	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0	0	0.00	0	0.00	0
490	BLOOD PRODUCT RELATED - NOT OTHERWISE CLASSIFIED	1	1.00	0	0.00	0	0.00	0
SUBTOTAL		10	3.50	8	3.38	3	4.00	3,867

ALL MEDICAL CARE PROVIDERS
2004 ACT AND OMISSION CATEGORIES

		Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
OBSTETRICS RELATED								
505	FAILURE TO MANAGE PREGNANCY	3	6.33	1	9.00	1	9.00	50,000
510	IMPROPER CHOICE OF DELIVERY METHOD	5	5.60	2	4.50	2	6.00	848,094
520	IMPROPERLY PERFORMED VAGINAL DELIVERY	7	5.57	7	6.29	2	5.50	445,000
530	IMPROPERLY PERFORMED C-SECTION	1	4.00	5	5.60	2	8.00	425,000
540	DELAY IN DELIVERY (INDUCTION OR SURGERY)	9	7.00	2	8.50	4	7.00	685,569
550	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0	4	5.00	2	6.00	1,745,000
555	IMPROPERLY MANAGED LABOR - NOT OTHERWISE CLASSIFIED	4	6.00	2	7.00	1	7.00	300,000
DELAY IN TREATMENT OF FETAL DISTRESS (I.E., IDENTIFIED BUT TREATED IN UNTIMELY MANNER)								
560		6	7.33	3	9.00	2	8.50	225,000
570	RETAINED FOREIGN BODY/VAGINAL/UTERINE	0	0	1	4.00	0	0.00	0
575	ABANDONMENT	0	0	0	0.00	0	0.00	0
580	WRONGFUL LIFE/BIRTH	0	0	0	0.00	0	0.00	0
590	OBSTETRICS RELATED - NOT OTHERWISE CLASSIFIED	13	5.46	18	6.39	8	7.38	546,250
TREATMENT RELATED								
610	FAILURE TO TREAT	43	4.93	109	3.95	9	6.56	437,778
620	WRONG TREATMENT/PROCEDURE PERFORMED	5	5.00	11	6.09	2	6.00	150,000
630	FAILURE TO INSTRUCT PATIENT ON SELF-CARE	2	3.00	1	3.00	0	0.00	0
640	IMPROPER PERFORMANCE OF TREATMENT/PRACTICE	85	4.06	69	4.01	19	5.37	166,025
650	IMPROPER MANAGEMENT OF COURSE OF TREATMENT	54	6.17	45	5.82	27	6.04	138,177
660	UNNECESSARY TREATMENT	4	4.50	3	2.33	0	0.00	0
665	DELAY IN TREATMENT	13	7.38	15	4.73	5	7.40	1,642,307
670	PREMATURE END OF TREATMENT (ALSO ABANDONMENT)	6	4.17	9	5.56	2	5.50	162,500
675	FAILURE TO SUPERVISE TREATMENT/PROCEDURE	13	7.23	3	5.67	2	6.00	127,750
680	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0	0	0.00	1	3.00	5,000
685	FAILURE TO REFER OR SEEK CONSULTATION	2	5.50	1	9.00	3	6.67	636,000
690	TREATMENT RELATED - NOT OTHERWISE CLASSIFIED	261	4.53	191	5.14	46	6.07	175,472
MONITORING RELATED								
710	FAILURE TO MONITOR	26	6.00	26	5.62	23	6.83	193,110
720	FAILURE TO RESPOND TO PATIENT	4	4.75	5	5.60	3	7.33	49,167
730	FAILURE TO REPORT ON PATIENT CONDITION	0	0	3	7.00	2	9.00	241,250
790	MONITORING RELATED - NOT OTHERWISE CLASSIFIED	16	6.81	11	7.00	9	7.33	188,444
SUBTOTAL								
		46	6.17	45	6.04	37	7.11	182,906

**ALL MEDICAL CARE PROVIDERS
2004 ACT AND OMISSION CATEGORIES**

		Average Injury		Average Injury		Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
		Number Reported to Insurer	Severity Reported to Insurer	Number of Closed Without Payment	Severity of Closed Without Payment			
BIOMEDICAL EQUIPMENT/PRODUCT RELATED								
810	FAILURE TO INSPECT/MONITOR	1	3.00	0	0.00	0	0.00	0
820	IMPROPER MAINTENANCE	0	0	1	9.00	0	0.00	0
830	IMPROPER USE	0	0	0	0.00	0	0.00	0
840	FAILURE TO RESPOND TO WARNING	0	0	0	0.00	0	0.00	0
850	FAILURE TO INSTRUCT PATIENT ON USE OF EQUIPMENT/PRODUCT	0	0	0	0.00	0	0.00	0
860	MALFUNCTION/FAILURE	2	2.00	1	2.00	1	2.00	2,000
890	BIOMEDICAL EQUIPMENT/PRODUCT RELATED - NOT OTHERWISE CLASSIFIED	3	3.33	0	0.00	1	4.00	150,000
	SUBTOTAL	6	2.83	2	5.50	2	3.00	76,000
MISCELLANEOUS RELATED								
	INAPPROPRIATE BEHAVIOR OF CLINICIAN (E.G., SEXUAL MISCONDUCT)							
910	ALLEGATION, ASSAULT)	2	2.00	0	0.00	3	2.33	44,083
	FAILURE TO PROTECT THIRD PARTIES (E.G., FAILURE TO WARN/PROTECT							
920	FROM VIOLENT PATIENT BEHAVIOR)	1	2.00	2	4.00	1	2.00	1,900
930	BREACH OF CONFIDENTIALITY/PRIVACY	2	2.00	1	1.00	0	0.00	0
940	FAILURE TO MAINTAIN APPROPRIATE INFECTION CONTROL	0	0	2	3.00	3	5.00	111,667
950	FAILURE TO FOLLOW INSTITUTIONAL POLICY OR PROCEDURE	8	2.75	2	3.00	3	2.33	322,500
960	OTHER (PROVIDE DETAILED DESCRIPTION)	8	4.63	3	2.67	3	5.33	85,333
990	FAILURE TO REVIEW PROVIDING PERFORMANCE	0	0	2	9.00	0.00	0.00	0.00
	SUBTOTAL	21	3.29	12	3.92	13	3.62	130,204
TOTAL ACT AND OMISSION CATEGORIES FOR ALL HEALTH CARE PROVIDERS								
		1,379	5.27	1,281	5.31	505	6.13	252,666

PHYSICIANS AND SURGEONS
2004 ACT AND OMISSION CATEGORIES

		Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims								
DIAGNOSIS RELATED																
FAILURE TO DIAGNOSE (I.E., CONCLUDING THAT PATIENT HAS NO DISEASE OR CONDITION WORTHY OF FOLLOW-UP OR OBSERVATION)																
010		89	6.45	107	6.50	43	6.81	326,505								
WRONG DIAGNOSIS OR MISDIAGNOSIS (I.E., ORIGINAL DIAGNOSIS IS INCORRECT)																
020		38	6.18	28	5.07	1	9.00	250,000								
030	IMPROPER PERFORMANCE OF TEST	1	4.00	5	6.80	1	6.00	500,000								
040	UNNECESSARY DIAGNOSTIC TEST	2	6.50	1	9.00	0	0.00	0								
050	DELAY IN DIAGNOSIS	12	6.42	23	7.26	12	7.67	236,042								
060	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	2	3.00	0	0.00	0	0.00	0								
090	DIAGNOSIS RELATED - NOT OTHERWISE CLASSIFIED	60	6.25	46	6.85	18	7.61	194,495								
SUBTOTAL																
		204	6.29	210	6.49	75	7.16	281,642								
ANESTHESIA RELATED																
FAILURE TO COMPLETE PATIENT ASSESSMENT																
110		0	0.00	0	0.00	0	0.00	0								
120	FAILURE TO MONITOR	2	6.00	2	6.00	0	0.00	0								
130	FAILURE TO TEST EQUIPMENT	0	0.00	0	0.00	0	0.00	0								
140	IMPROPER CHOICE OF ANESTHESIA AGENT OR EQUIPMENT	0	0.00	1	1.00	0	0.00	0								
150	IMPROPER TECHNIQUE/INDUCTION	1	6.00	1	4.00	0	0.00	0								
160	IMPROPER EQUIPMENT USE	0	0.00	0	0.00	0	0.00	0								
170	IMPROPER INTUBATION	0	0.00	1	9.00	2	9.00	725,000								
180	IMPROPER POSITIONING	2	6.00	0	0.00	0	0.00	0								
185	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0								
190	ANESTHESIA RELATED - NOT OTHERWISE CLASSIFIED	8	5.25	6	5.00	0	0.00	0								
SUBTOTAL																
		13	5.54	11	5.09	2	9.00	725,000								
SURGERY RELATED																
FAILURE TO PERFORM SURGERY																
210		2	4.00	2	4.00	0	0.00	0								
220	IMPROPER POSITIONING	0	0.00	2	3.00	1	3.00	30,000								
230	RETAINED FOREIGN BODY	9	3.67	4	3.25	3	4.67	280,568								
240	WRONG BODY PART	6	5.50	3	4.33	1	2.00	12,500								
250	IMPROPER PERFORMANCE OF SURGERY	43	4.19	67	4.96	43	5.93	265,513								
260	UNNECESSARY SURGERY	7	4.43	7	4.86	3	5.67	225,000								
270	DELAY IN SURGERY	0	0.00	3	7.00	0	0.00	0								
280	IMPROPER MANAGEMENT OF SURGICAL PATIENT	11	5.18	11	5.64	10	5.80	200,930								
285	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	1	7.00	1	5.00	1	5.00	275,000								
290	SURGERY RELATED - NOT OTHERWISE CLASSIFIED	42	5.21	48	4.77	22	5.91	250,341								
SUBTOTAL																
		121	4.69	148	4.89	84	5.76	247,239								

PHYSICIANS AND SURGEONS
2004 ACT AND OMISSION CATEGORIES

		Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
MEDICATION RELATED								
305	FAILURE TO ORDER APPROPRIATE MEDICATION	4	6.75	3	5.00	2	7.00	72,500
310	WRONG MEDICATION ORDERED	1	3.00	0	0.00	0	0.00	0
315	WRONG DOSAGE ORDERED OF CORRECT MEDICATION	1	7.00	2	3.00	2	4.50	212,500
320	FAILURE TO INSTRUCT ON MEDICATION	4	6.75	2	4.50	2	8.00	962,500
325	IMPROPER MANAGEMENT OF MEDICATION REGIMENT	8	6.38	7	6.00	3	5.33	213,583
330	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	1	6.00	0	0.00	0	0.00	0
340	MEDICATION ERROR - NOT OTHERWISE CLASSIFIED	5	5.40	2	7.50	3	5.67	142,019
350	FAILURE TO MEDICATE	1	4.00	1	1.00	0	0.00	0
355	WRONG MEDICATION ADMINISTERED	0	0.00	0	0.00	0	0.00	0
360	WRONG DOSAGE ADMINISTERED	5	7.20	3	5.33	0	0.00	0
365	WRONG PATIENT	0	0.00	0	0.00	0	0.00	0
370	WRONG ROUTE	0	0.00	0	0.00	0	0.00	0
380	IMPROPER TECHNIQUE/INDUCTION	0	0.00	0	0.00	0	0.00	0
390	MEDICATION ADMINISTRATION RELATED - NOT OTHERWISE CLASSIFIED	11	5.45	9	5.78	1	7.00	300,000
SUBTOTAL		41	6.05	29	5.38	13	6.08	297,062
INTRAVENOUS AND BLOOD PRODUCTS RELATED								
410	FAILURE TO MONITOR	0	0.00	1	3.00	0	0.00	0
420	WRONG SOLUTION	1	4.00	0	0.00	0	0.00	0
430	IMPROPER PERFORMANCE	0	0.00	0	0.00	0	0.00	0
440	IV RELATED - NOT OTHERWISE CLASSIFIED	0	0.00	1	2.00	0	0.00	0
450	FAILURE TO ENSURE CONTAMINATION FREE	0	0.00	0	0.00	0	0.00	0
460	WRONG TYPE	0	0.00	0	0.00	0	0.00	0
470	IMPROPER ADMINISTRATION	0	0.00	0	0.00	0	0.00	0
480	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
490	BLOOD PRODUCT RELATED - NOT OTHERWISE CLASSIFIED	1	1.00	0	0.00	0	0.00	0
SUBTOTAL		2	2.50	2	2.50	0	0.00	0

PHYSICIANS AND SURGEONS
2004 ACT AND OMISSION CATEGORIES

		Average Injury Severity	Average Injury Severity of			Average Injury Severity of	Average Indemnity of	
		Number Reported to Insurer	Reported to Insurer	Closed Without Payment	Closed Without Payment	Number of Paid Claims	Paid Claims	Paid Claims
OBSTETRICS RELATED								
505	FAILURE TO MANAGE PREGNANCY	2	7.00	0	0.00	1	9.00	50,000
510	IMPROPER CHOICE OF DELIVERY METHOD	4	6.00	0	0.00	1	6.00	1,000,000
520	IMPROPERLY PERFORMED VAGINAL DELIVERY	3	6.00	4	5.00	0	0.00	0
530	IMPROPERLY PERFORMED C-SECTION	0	0.00	1	5.00	1	7.00	500,000
540	DELAY IN DELIVERY (INDUCTION OR SURGERY)	4	8.25	1	9.00	1	7.00	350,000
550	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	4	5.00	1	5.00	290,000
555	IMPROPERLY MANAGED LABOR - NOT OTHERWISE CLASSIFIED	3	5.67	1	7.00	1	7.00	300,000
	DELAY IN TREATMENT OF FETAL DISTRESS (I.E., IDENTIFIED BUT TREATED IN UNTIMELY MANNER)							
560		1	7.00	0	0.00	0	0.00	0
570	RETAINED FOREIGN BODY/VAGINAL/UTERINE	0	0.00	1	4.00	0	0.00	0
575	ABANDONMENT	0	0.00	0	0.00	0	0.00	0
580	WRONGFUL LIFE/BIRTH	0	0.00	0	0.00	0	0.00	0
590	OBSTETRICS RELATED - NOT OTHERWISE CLASSIFIED	4	5.50	14	6.57	4	7.75	673,750
	SUBTOTAL	21	6.43	26	6.04	10	7.20	518,500
TREATMENT RELATED								
610	FAILURE TO TREAT	28	4.64	65	3.85	4	5.00	493,750
620	WRONG TREATMENT/PROCEDURE PERFORMED	0	0.00	7	5.86	0	0.00	0
630	FAILURE TO INSTRUCT PATIENT ON SELF-CARE	0	0.00	0	0.00	0	0.00	0
640	IMPROPER PERFORMANCE OF TREATMENT/PRACTICE	22	4.00	16	4.13	4	6.50	135,500
650	IMPROPER MANAGEMENT OF COURSE OF TREATMENT	24	6.42	14	4.86	1	5.00	500,000
660	UNNECESSARY TREATMENT	1	6.00	1	3.00	0	0.00	0
665	DELAY IN TREATMENT	5	7.40	9	3.67	1	9.00	95,000
670	PREMATURE END OF TREATMENT (ALSO ABANDONMENT)	2	4.50	3	7.33	0	0.00	0
675	FAILURE TO SUPERVISE TREATMENT/PROCEDURE	7	8.14	2	6.50	1	9.00	250,000
680	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
685	FAILURE TO REFER OR SEEK CONSULTATION	0	0.00	1	9.00	1	8.00	158,000
690	TREATMENT RELATED - NOT OTHERWISE CLASSIFIED	124	5.14	95	5.43	16	7.19	345,655
	SUBTOTAL	213	5.25	213	4.79	28	6.86	323,232
MONITORING RELATED								
710	FAILURE TO MONITOR	5	6.20	9	6.11	2	8.50	325,000
720	FAILURE TO RESPOND TO PATIENT	0	0.00	0	0.00	0	0.00	0
730	FAILURE TO REPORT ON PATIENT CONDITION	0	0.00	2	9.00	0	0.00	0
790	MONITORING RELATED - NOT OTHERWISE CLASSIFIED	3	7.67	5	9.00	2	8.00	275,000
	SUBTOTAL	8	6.75	16	7.38	4	8.25	300,000

PHYSICIANS AND SURGEONS
2004 ACT AND OMISSION CATEGORIES

		Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
<u>BIOMEDICAL EQUIPMENT/PRODUCT RELATED</u>								
810	FAILURE TO INSPECT/MONITOR	0	0.00	0	0.00	0	0.00	0
820	IMPROPER MAINTENANCE	0	0.00	0	0.00	0	0.00	0
830	IMPROPER USE	0	0.00	0	0.00	0	0.00	0
840	FAILURE TO RESPOND TO WARNING	0	0.00	0	0.00	0	0.00	0
850	FAILURE TO INSTRUCT PATIENT ON USE OF EQUIPMENT/PRODUCT	0	0.00	0	0.00	0	0.00	0
860	MALFUNCTION/FAILURE	1	2.00	0	0.00	0	0.00	0
890	BIOMEDICAL EQUIPMENT/PRODUCT RELATED - NOT OTHERWISE CLASSIFIED	1	3.00	0	0.00	0	0.00	0
	SUBTOTAL	2	2.50	0	0.00	0	0.00	0
<u>MISCELLANEOUS RELATED</u>								
	INAPPROPRIATE BEHAVIOR OF CLINICIAN (E.G., SEXUAL MISCONDUCT ALLEGATION, ASSAULT)	1	1.00	0	0.00	1	1.00	125,000
	FAILURE TO PROTECT THIRD PARTIES (E.G., FAILURE TO WARN/PROTECT FROM VIOLENT PATIENT BEHAVIOR)	0	0.00	0	0.00	0	0.00	0
920	BREACH OF CONFIDENTIALITY/PRIVACY	1	1.00	1	1.00	0	0.00	0
940	FAILURE TO MAINTAIN APPROPRIATE INFECTION CONTROL	0	0.00	1	3.00	1	5.00	25,000
950	FAILURE TO FOLLOW INSTITUTIONAL POLICY OR PROCEDURE	1	3.00	0	0.00	0	0.00	0
960	OTHER (PROVIDE DETAILED DESCRIPTION)	2	7.00	0	0.00	1	9.00	225,000
990	FAILURE TO REVIEW PROVIDING PERFORMANCE	0	0.00	0	0.00	0	0.00	0
	SUBTOTAL	5	3.80	2	2.00	3	5.00	125,000
TOTAL ACT AND OMISSION CATEGORIES FOR PHYSICIANS AND SURGEONS				630	5.57	657	5.48	219
								6.53
								287,733

HOSPITALS
2004 ACT AND OMISSION CATEGORIES

	Number Reported to Insurer	Average Injury Severity Reported to Insurer	Average Injury		Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
			Number Closed Without Payment	Average Injury Severity of Closed Without Payment			
DIAGNOSIS RELATED							
FAILURE TO DIAGNOSE (I.E., CONCLUDING THAT PATIENT HAS NO DISEASE OR CONDITION WORTHY OF FOLLOW-UP OR OBSERVATION)	13	6.54	9	5.11	6	7.17	139,059
WRONG DIAGNOSIS OR MISDIAGNOSIS (I.E., ORIGINAL DIAGNOSIS IS INCORRECT)	33	6.15	21	5.00	4	7.25	228,750
IMPROPER PERFORMANCE OF TEST	3	4.67	0	0.00	0	0.00	0
UNNECESSARY DIAGNOSTIC TEST	0	0.00	0	0.00	0	0.00	0
DELAY IN DIAGNOSIS	6	8.17	2	7.00	2	8.50	162,500
FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
DIAGNOSIS RELATED - NOT OTHERWISE CLASSIFIED	5	5.20	1	6.00	1	9.00	1,600,000
SUBTOTAL	60	6.28	33	5.18	13	7.54	282,643
ANESTHESIA RELATED							
FAILURE TO COMPLETE PATIENT ASSESSMENT	0	0.00	0	0.00	0	0.00	0
FAILURE TO MONITOR	1	4.00	0	0.00	0	0.00	0
FAILURE TO TEST EQUIPMENT	0	0.00	0	0.00	0	0.00	0
IMPROPER CHOICE OF ANESTHESIA AGENT OR EQUIPMENT	0	0.00	0	0.00	0	0.00	0
IMPROPER TECHNIQUE/INDUCTION	1	3.00	1	3.00	0	0.00	0
IMPROPER EQUIPMENT USE	0	0.00	0	0.00	0	0.00	0
IMPROPER INTUBATION	1	5.00	1	4.00	0	0.00	0
IMPROPER POSITIONING	2	5.00	0	0.00	1	4.00	522
FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
ANESTHESIA RELATED - NOT OTHERWISE CLASSIFIED	3	6.67	1	5.00	0	0.00	0
SUBTOTAL	8	5.25	3	4.00	1	4.00	522
SURGERY RELATED							
FAILURE TO PERFORM SURGERY	0	0.00	1	1.00	0	0.00	0
IMPROPER POSITIONING	0	0.00	2	5.50	0	0.00	0
RETAINED FOREIGN BODY	3	5.00	3	4.33	3	4.33	201,601
WRONG BODY PART	2	3.00	0	0.00	3	5.00	95,133
IMPROPER PERFORMANCE OF SURGERY	36	4.50	20	4.20	15	6.20	149,878
UNNECESSARY SURGERY	0	0.00	1	5.00	1	3.00	85,000
DELAY IN SURGERY	0	0.00	7	5.14	6	5.33	123,976
IMPROPER MANAGEMENT OF SURGICAL PATIENT	22	5.32	0	0.00	0	0.00	0
FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
SURGERY RELATED - NOT OTHERWISE CLASSIFIED	4	7.00	4	3.75	2	5.00	327,500
SUBTOTAL	67	4.90	38	4.34	30	5.53	154,074

HOSPITALS
2004 ACT AND OMISSION CATEGORIES

		Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
MEDICATION RELATED								
305	FAILURE TO ORDER APPROPRIATE MEDICATION	2	2.50	2	2.50	2	8.50	370,000
310	WRONG MEDICATION ORDERED	1	4.00	0	0.00	2	4.00	13,250
315	WRONG DOSAGE ORDERED OF CORRECT MEDICATION	0	0.00	2	4.50	0	0.00	0
320	FAILURE TO INSTRUCT ON MEDICATION	0	0.00	2	6.00	0	0.00	0
325	IMPROPER MANAGEMENT OF MEDICATION REGIMENT	4	6.00	1	5.00	1	5.00	175,000
330	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
340	MEDICATION ERROR - NOT OTHERWISE CLASSIFIED	6	5.33	2	6.50	1	4.00	10,000
350	FAILURE TO MEDICATE	0	0.00	1	5.00	0	0.00	0
355	WRONG MEDICATION ADMINISTERED	1	4.00	1	5.00	1	4.00	30,000
360	WRONG DOSAGE ADMINISTERED	2	5.50	1	9.00	1	5.00	6,255
365	WRONG PATIENT	0	0.00	0	0.00	0	0.00	0
370	WRONG ROUTE	0	0.00	0	0.00	0	0.00	0
380	IMPROPER TECHNIQUE/INDUCTION	1	4.00	1	3.00	0	0.00	0
390	MEDICATION ADMINISTRATION RELATED - NOT OTHERWISE CLASSIFIED	4	5.25	3	3.33	2	4.50	102,000
SUBTOTAL		21	5.00	16	4.75	10	5.20	119,176
INTRAVENOUS AND BLOOD PRODUCTS RELATED								
410	FAILURE TO MONITOR	0	0.00	0	0.00	0	0.00	0
420	WRONG SOLUTION	0	0.00	0	0.00	0	0.00	0
430	IMPROPER PERFORMANCE	3	3.67	1	4.00	1	4.00	7,500
440	IV RELATED - NOT OTHERWISE CLASSIFIED	3	4.00	2	3.50	2	4.00	2,050
450	FAILURE TO ENSURE CONTAMINATION FREE	0	0.00	0	0.00	0	0.00	0
460	WRONG TYPE	0	0.00	0	0.00	0	0.00	0
470	IMPROPER ADMINISTRATION	1	4.00	2	4.00	0	0.00	0
480	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0	0.00	0
490	BLOOD PRODUCT RELATED - NOT OTHERWISE CLASSIFIED	0	0.00	0	0.00	0	0.00	0
SUBTOTAL		7	3.86	5	3.80	3	4.00	3,867

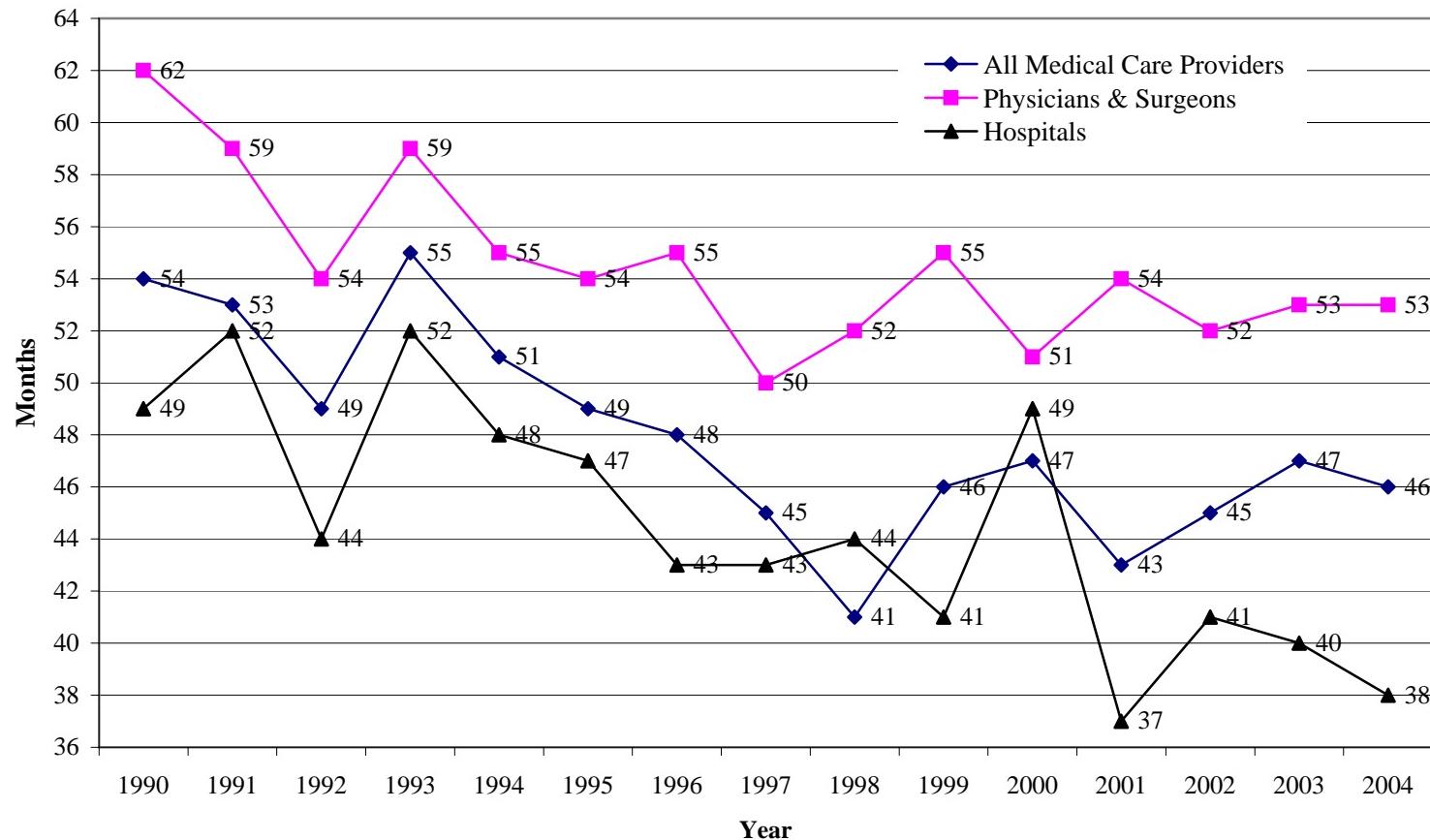
HOSPITALS
2004 ACT AND OMISSION CATEGORIES

		Average Injury Severity	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
		Number Reported to Insurer	Reported to Insurer			
OBSTETRICS RELATED						
505	FAILURE TO MANAGE PREGNANCY	0	0.00	1	9.00	0
510	IMPROPER CHOICE OF DELIVERY METHOD	0	0.00	0	0.00	0
520	IMPROPERLY PERFORMED VAGINAL DELIVERY	3	4.67	2	8.00	1
530	IMPROPERLY PERFORMED C-SECTION	1	4.00	2	4.50	1
540	DELAY IN DELIVERY (INDUCTION OR SURGERY)	3	4.67	1	8.00	2
550	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	0
555	IMPROPERLY MANAGED LABOR - NOT OTHERWISE CLASSIFIED	1	7.00	0	0.00	0
DELAY IN TREATMENT OF FETAL DISTRESS (I.E., IDENTIFIED BUT TREATED IN UNTIMELY MANNER)		3	6.33	0	0.00	2
560	RETAINED FOREIGN BODY/VAGINAL/UTERINE	0	0.00	0	0.00	0
570	ABANDONMENT	0	0.00	0	0.00	0
580	WRONGFUL LIFE/BIRTH	0	0.00	0	0.00	0
590	OBSTETRICS RELATED - NOT OTHERWISE CLASSIFIED	4	6.75	0	0.00	1
SUBTOTAL		15	5.67	6	7.00	7
TREATMENT RELATED						
610	FAILURE TO TREAT	6	5.67	4	4.25	0
620	WRONG TREATMENT/PROCEDURE PERFORMED	2	4.00	3	5.67	0
630	FAILURE TO INSTRUCT PATIENT ON SELF-CARE	1	3.00	1	3.00	0
640	IMPROPER PERFORMANCE OF TREATMENT/PRACTICE	34	4.24	29	4.41	8
650	IMPROPER MANAGEMENT OF COURSE OF TREATMENT	20	6.75	16	5.94	13
660	UNNECESSARY TREATMENT	0	0.00	0	0.00	0
665	DELAY IN TREATMENT	6	6.83	4	6.50	1
670	PREMATURE END OF TREATMENT (ALSO ABANDONMENT)	3	3.67	6	4.67	2
675	FAILURE TO SUPERVISE TREATMENT/PROCEDURE	4	4.75	1	4.00	1
680	FAILURE TO OBTAIN CONSENT/LACK OF INFORMED CONSENT	0	0.00	0	0.00	1
685	FAILURE TO REFER OR SEEK CONSULTATION	1	4.00	0	0.00	1
690	TREATMENT RELATED - NOT OTHERWISE CLASSIFIED	15	6.47	17	7.24	10
SUBTOTAL		92	5.39	81	5.44	37
MONITORING RELATED						
710	FAILURE TO MONITOR	16	5.38	8	4.13	10
720	FAILURE TO RESPOND TO PATIENT	1	3.00	1	3.00	0
730	FAILURE TO REPORT ON PATIENT CONDITION	0	0.00	1	3.00	0
790	MONITORING RELATED - NOT OTHERWISE CLASSIFIED	7	5.14	4	4.50	3
SUBTOTAL		24	5.21	14	4.07	13

HOSPITALS
2004 ACT AND OMISSION CATEGORIES

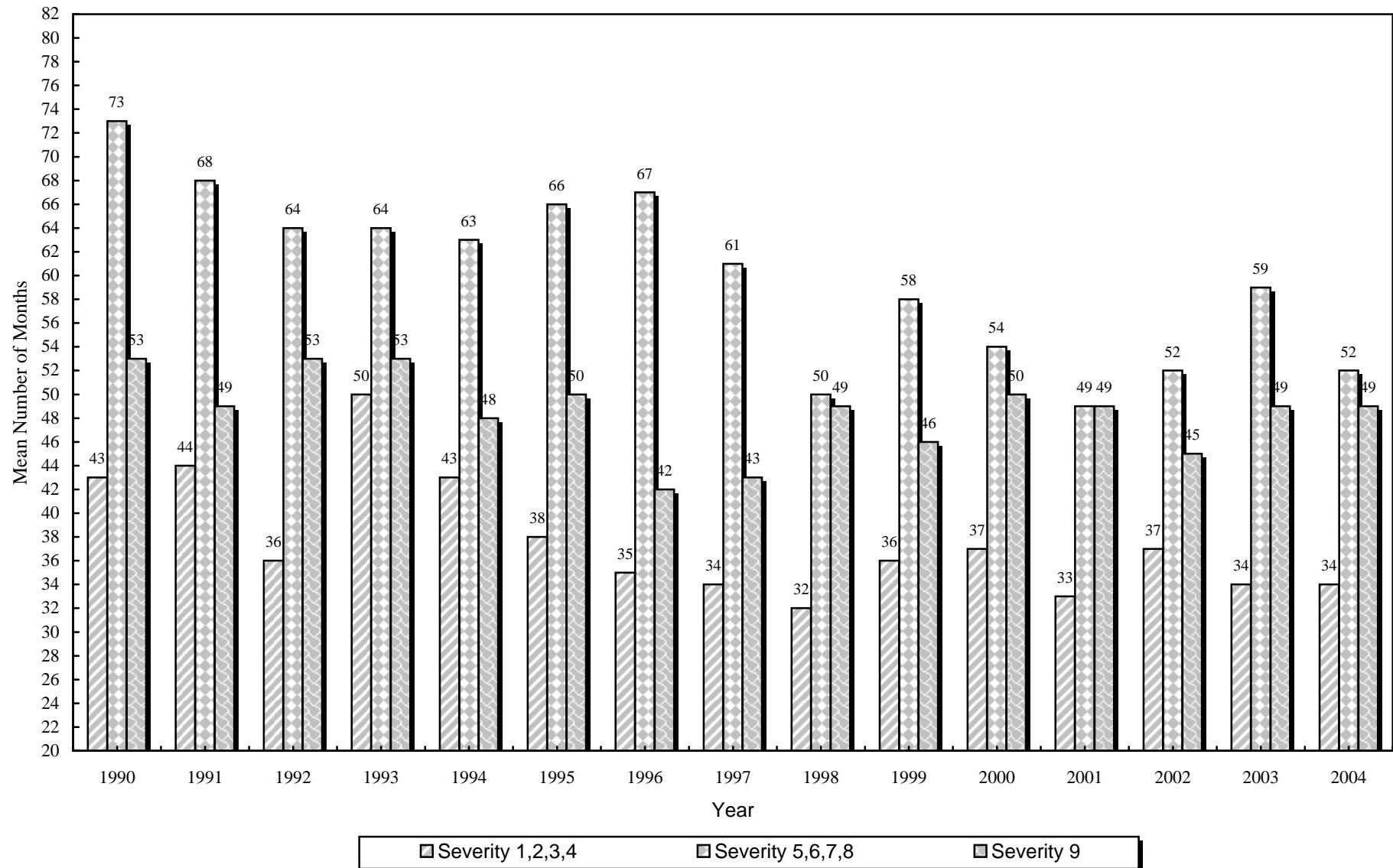
		Number Reported to Insurer	Average Injury Severity Reported to Insurer	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
BIOMEDICAL EQUIPMENT/PRODUCT RELATED								
810	FAILURE TO INSPECT/MONITOR	0	0.00	0	0.00	0	0.00	0
820	IMPROPER MAINTENANCE	0	0.00	0	0.00	0	0.00	0
830	IMPROPER USE	0	0.00	0	0.00	0	0.00	0
840	FAILURE TO RESPOND TO WARNING	0	0.00	0	0.00	0	0.00	0
850	FAILURE TO INSTRUCT PATIENT ON USE OF EQUIPMENT/PRODUCT	0	0.00	0	0.00	0	0.00	0
860	MALFUNCTION/FAILURE	1	2.00	1	2.00	1	2.00	2,000
890	BIOMEDICAL EQUIPMENT/PRODUCT RELATED - NOT OTHERWISE CLASSIFIED	0	0.00	0	0.00	1	4.00	150,000
	SUBTOTAL			1	2.00	2	3.00	76,000
MISCELLANEOUS RELATED								
	INAPPROPRIATE BEHAVIOR OF CLINICIAN (E.G., SEXUAL MISCONDUCT ALLEGATION, ASSAULT)	1	3.00	0	0.00	0	0.00	0
	FAILURE TO PROTECT THIRD PARTIES (E.G., FAILURE TO WARN/PROTECT FROM VIOLENT PATIENT BEHAVIOR)	1	2.00	1	4.00	1	2.00	1,900
	BREACH OF CONFIDENTIALITY/PRIVACY	1	3.00	0	0.00	0	0.00	0
	FAILURE TO MAINTAIN APPROPRIATE INFECTION CONTROL	0	0.00	0	0.00	2	5.00	155,000
	FAILURE TO FOLLOW INSTITUTIONAL POLICY OR PROCEDURE	7	2.71	2	3.00	3	2.33	322,500
	OTHER (PROVIDE DETAILED DESCRIPTION)	4	3.25	2	3.00	1	4.00	10,000
	FAILURE TO REVIEW PROVIDING PERFORMANCE	0	0.00	0	0.00	0	0.00	0
	SUBTOTAL			14	2.86	5	3.29	184,200
TOTAL ACT AND OMISSION CATEGORIES FOR HOSPITALS		309	5.27	202	4.96	123	5.64	177,740

Closed Paid Claims
Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

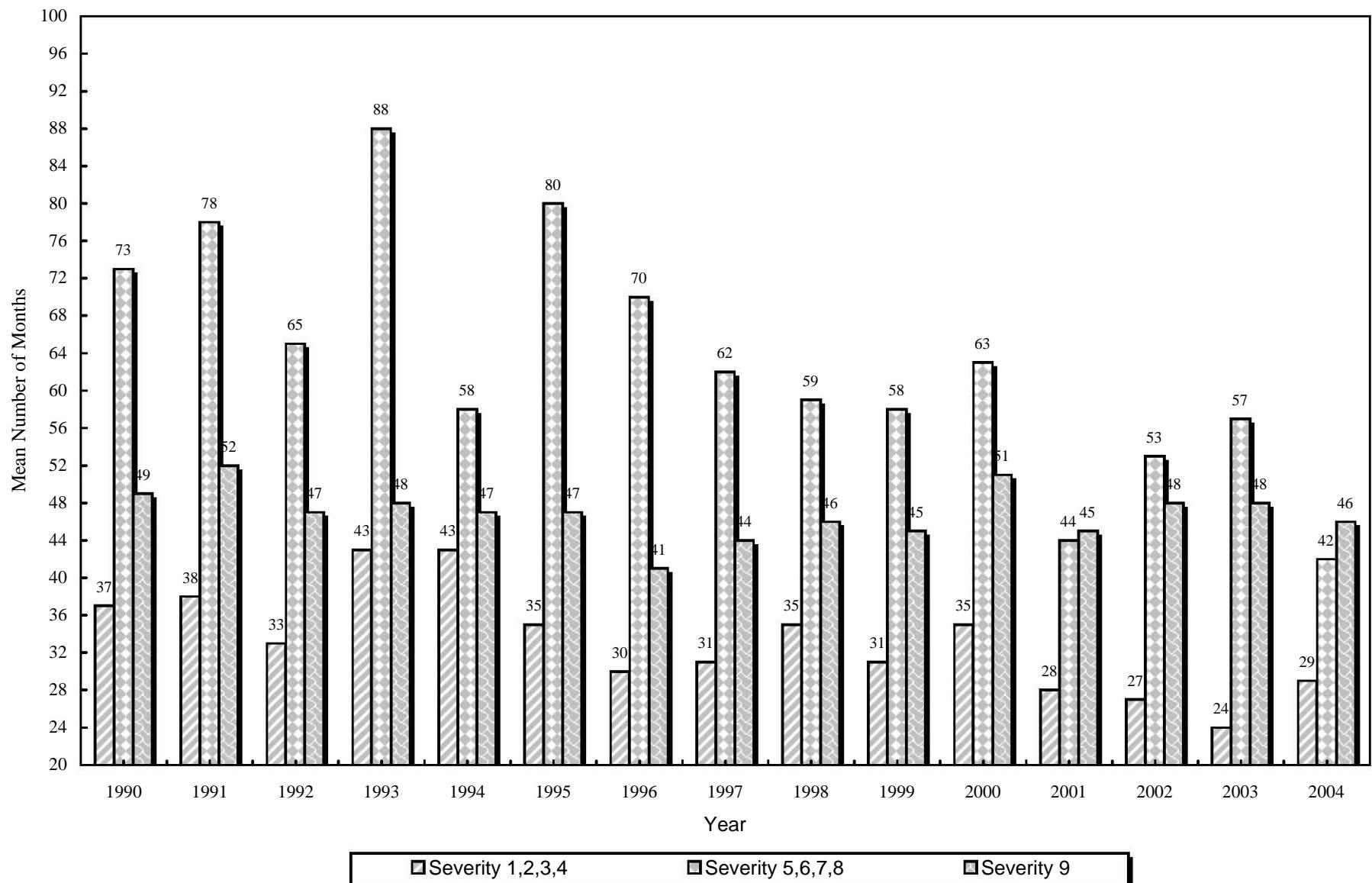
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Hospitals

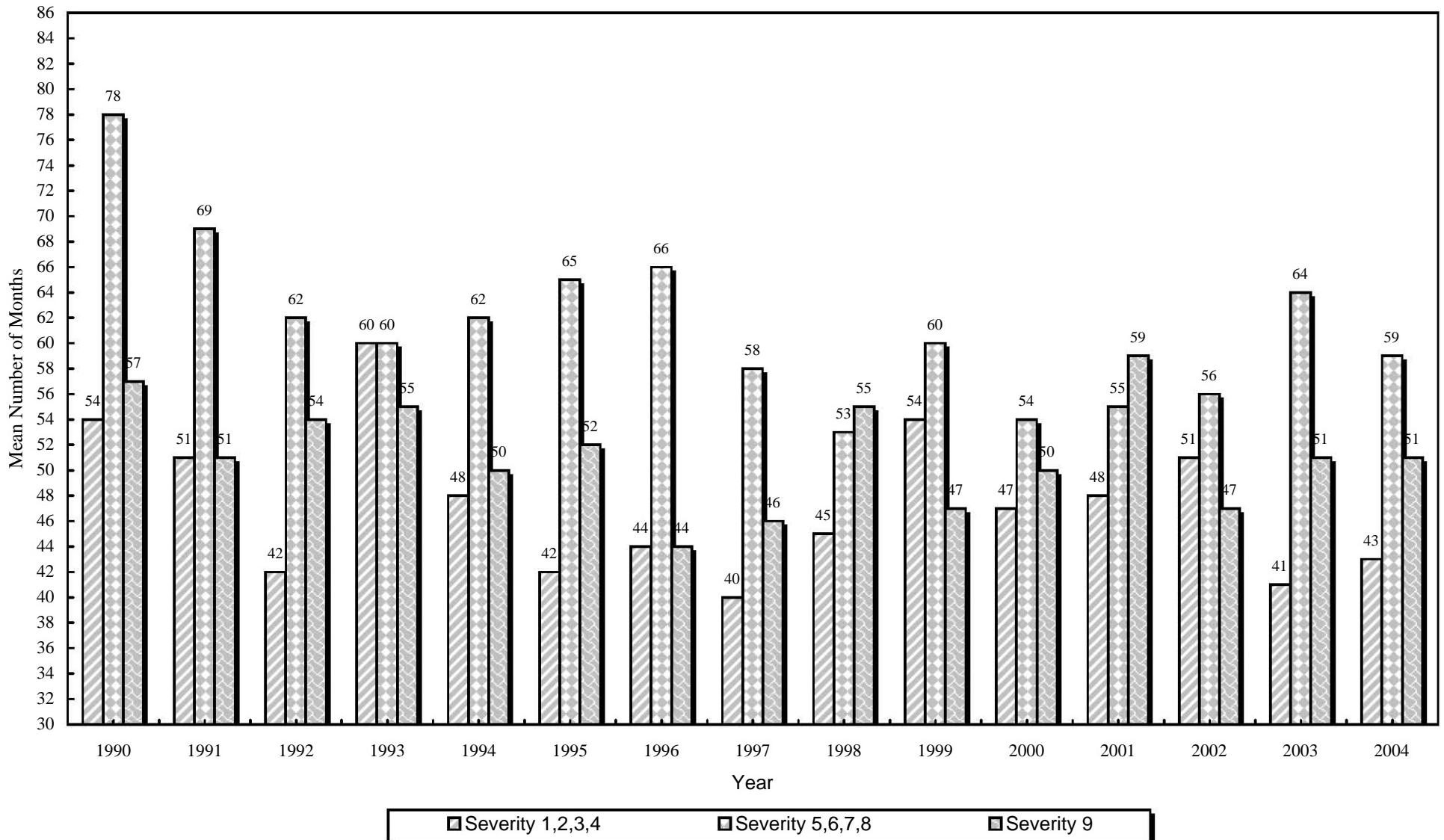
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

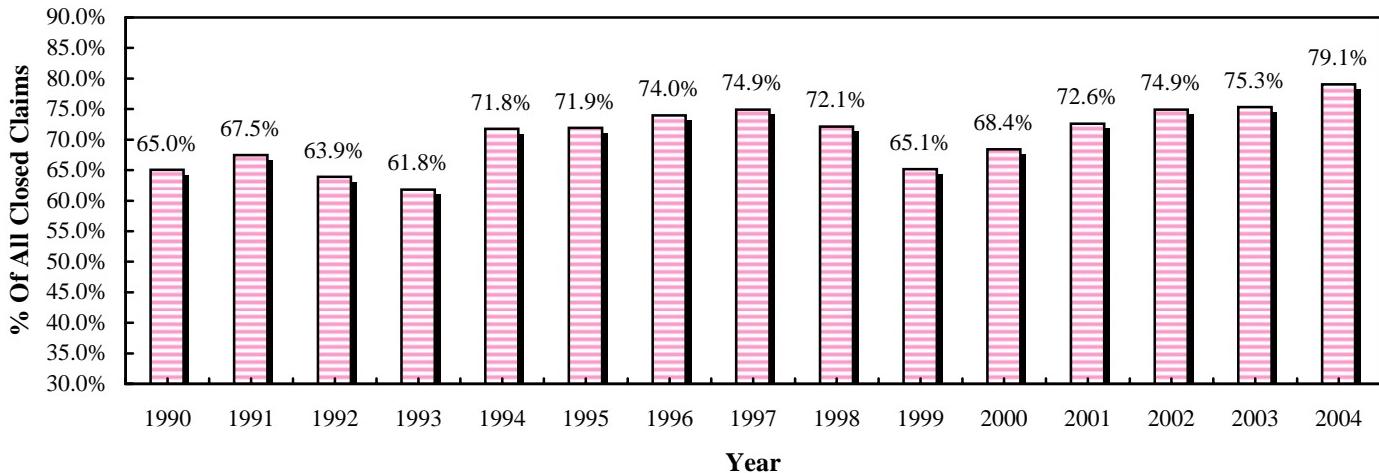
Bodily Injury Severity of Paid Claims - Physicians and Surgeons

Mean number of months from incident to disposition

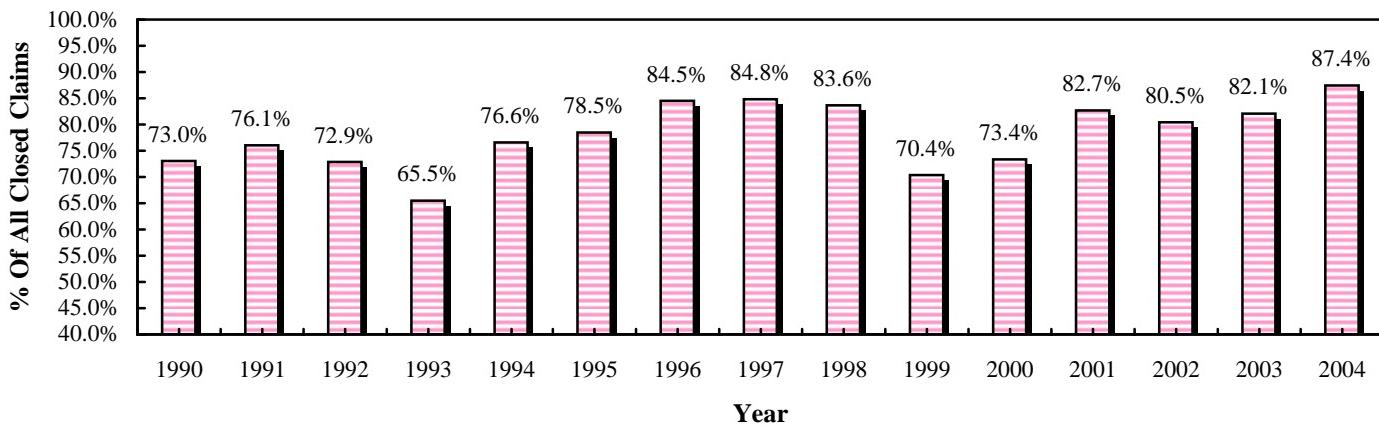


See Section III for the definitions of the severity categories.

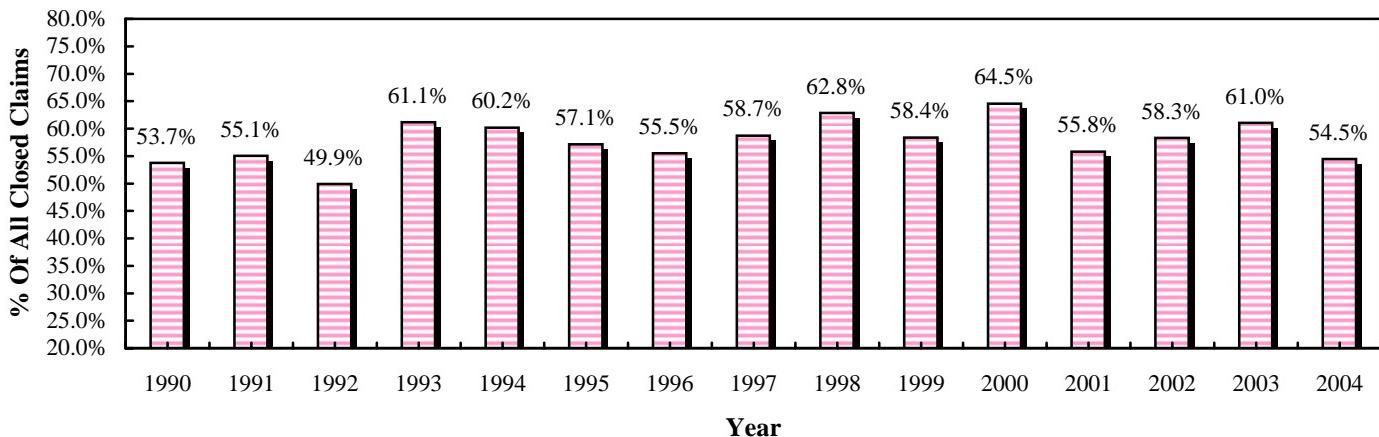
Claims Closed After Lawsuit Filed
All Medical Care Providers



Physicians & Surgeons



Hospitals

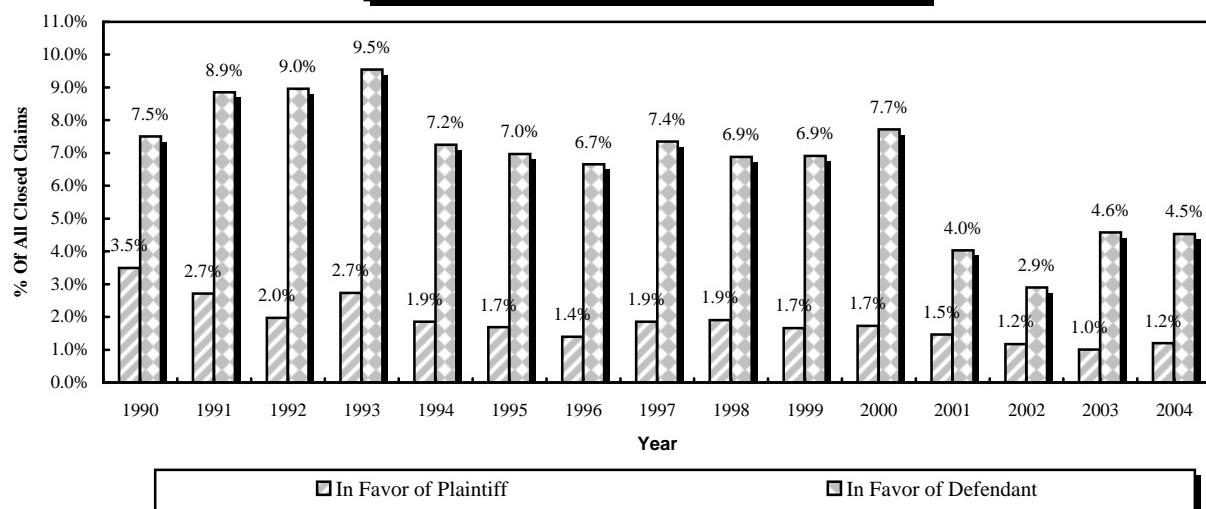


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

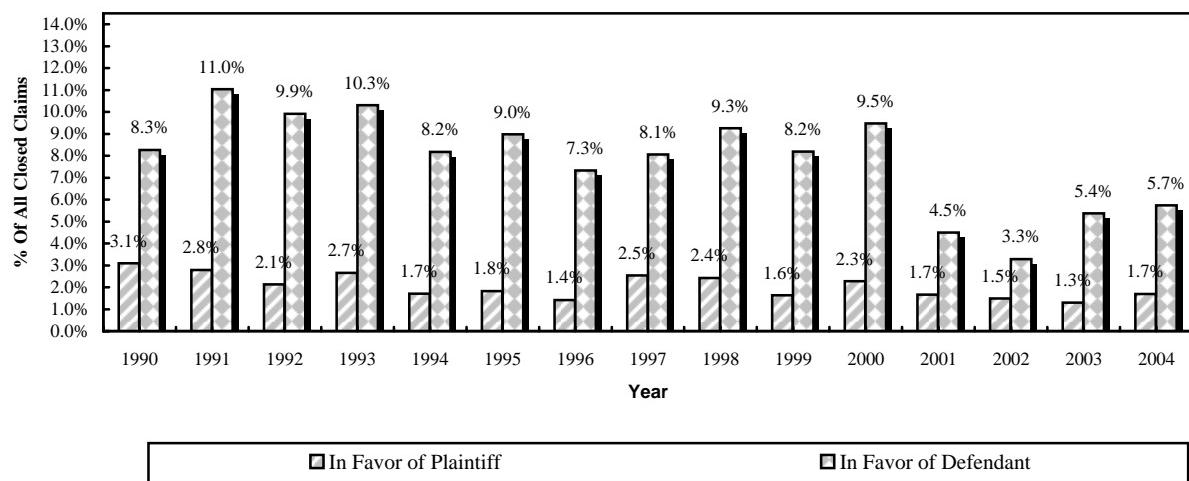
Claims Closed After Judge/Jury Verdict

(based on all lawsuits filed)

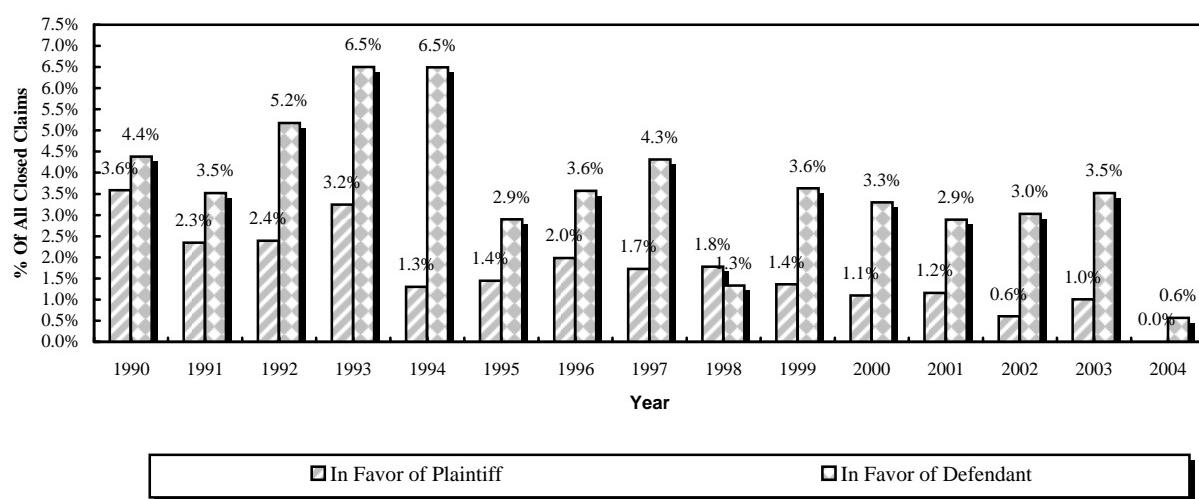
All Medical Care Providers



Physicians and Surgeons

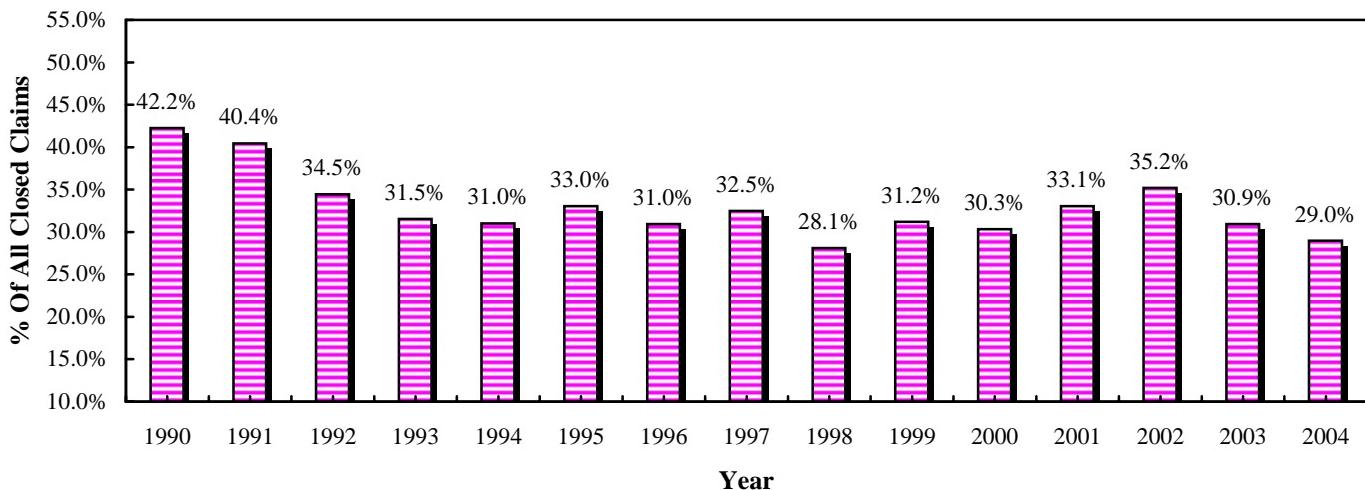


Hospitals

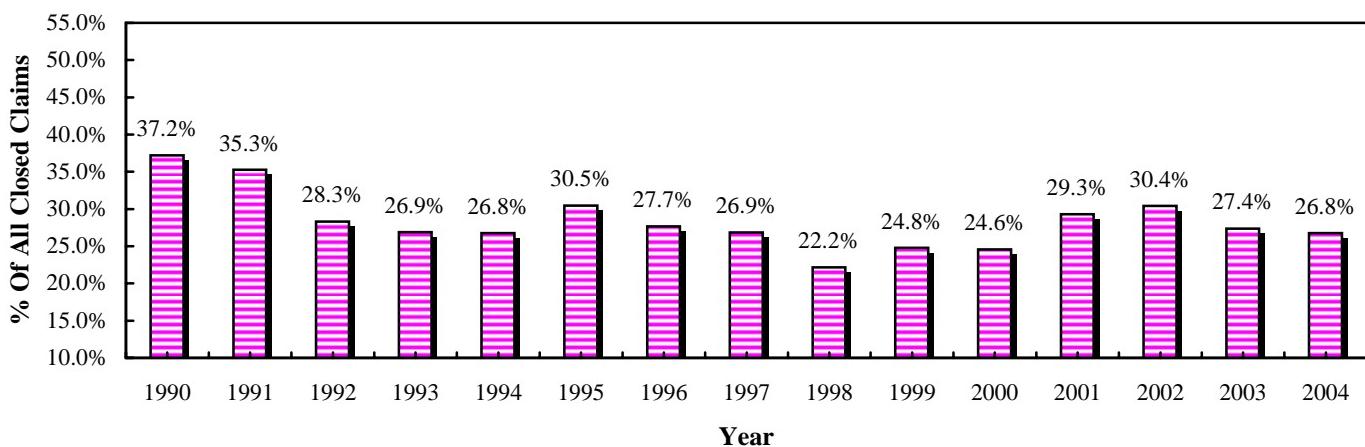


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

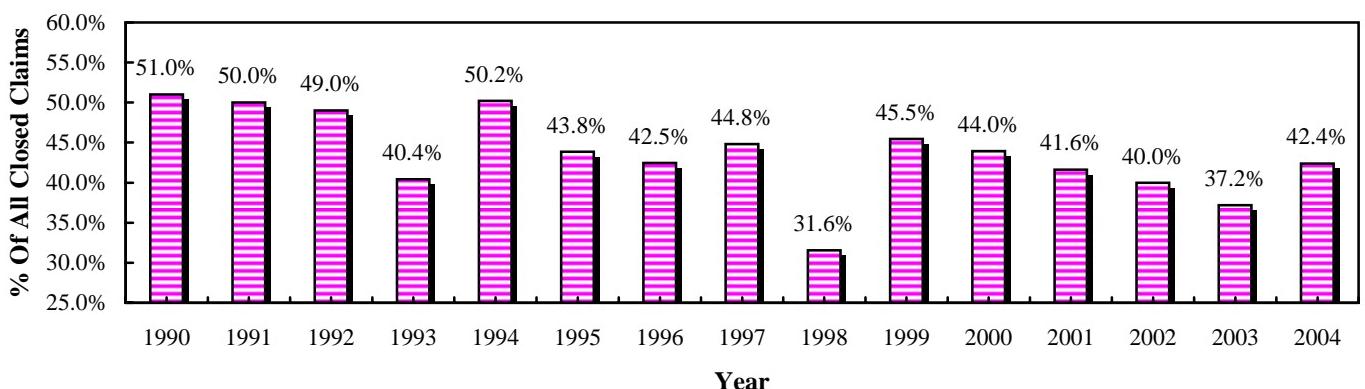
In Favor of Plaintiff After Lawsuit Filed
All Medical Care Providers



Physicians & Surgeons



Hospitals



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers, Physicians and Hospitals for the years 2002, 2003 and 2004. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes LAE)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, loss wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2004 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1,281	71.7%	0	0.0%	0	0	0	13,573
1-999	11	6	72.1%	3,308	0.0%	357	194	551	2,819
1,000-1,999	12	8	72.5%	11,575	0.0%	1,086	361	1,447	394
2,000-2,999	19	8	73.0%	18,862	0.0%	1,043	1,315	2,358	2,125
3,000-3,999	31	5	73.2%	16,750	0.0%	550	2,800	3,350	11,407
4,000-4,999	20	6	73.6%	25,622	0.1%	2,494	1,776	4,270	7,599
5,000-5,999	30	10	74.1%	51,725	0.1%	2,734	2,439	5,173	13,205
6,000-6,999	49	5	74.4%	31,292	0.1%	2,258	4,001	6,258	3,640
7,000-7,999	19	2	74.5%	15,000	0.1%	4,575	2,925	7,500	3,885
9,000-9,999	18	4	74.8%	36,820	0.2%	6,956	2,249	9,205	482
10,000-19,999	45	38	76.9%	494,101	0.6%	7,291	5,712	13,003	17,044
20,000-29,999	47	38	79.0%	906,609	1.3%	11,291	12,568	23,858	29,604
30,000-39,999	37	17	80.0%	578,855	1.7%	18,342	15,708	34,050	18,281
40,000-49,999	42	14	80.7%	591,677	2.2%	24,804	17,459	42,263	25,665
50,000-59,999	40	20	81.9%	1,010,138	3.0%	22,858	27,649	50,507	37,406
60,000-69,999	37	6	82.2%	387,355	3.3%	45,037	19,523	64,559	37,447
70,000-79,999	55	14	83.0%	1,039,032	4.1%	50,633	23,583	74,217	39,623
80,000-89,999	36	9	83.5%	748,320	4.7%	37,158	45,989	83,147	29,639
90,000-99,999	40	5	83.8%	476,636	5.1%	29,923	65,404	95,327	22,998
100,000-199,999	52	74	87.9%	10,523,750	13.3%	58,766	83,447	142,213	40,902
200,000-299,999	52	68	91.7%	15,728,153	25.6%	120,037	111,260	231,296	42,454
300,000-399,999	49	50	94.5%	16,378,308	38.5%	167,266	160,301	327,566	61,686
400,000-499,999	44	25	95.9%	10,844,828	47.0%	195,450	238,343	433,793	28,444
500,000-999,999	54	53	98.9%	35,642,672	74.9%	412,141	260,362	672,503	80,293
1,000,000-1,999,999	48	17	99.8%	18,834,793	89.7%	843,091	264,838	1,107,929	159,544
2,000,000-2,999,999	45	1	99.9%	2,000,000	91.2%	1,120,000	880,000	2,000,000	73,445
3,000,000-3,999,999	51	1	99.9%	3,200,000	93.7%	2,100,000	1,100,000	3,200,000	153,107
OVER 4,000,000	86	1	100.0%	8,000,000	100.0%	8,000,000	0	8,000,000	0
TOTAL	45	1,786		127,596,181		42,864	28,579	71,442	21,804
TOTAL (PAID ONLY)	46	505		127,596,181		151,593	101,072	252,666	42,683

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2004 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	657	75.0%	0	0.0%	0	0	0	17,851
1,000-1,999	2	1	75.1%	1,057	0.0%	1,057	0	1,057	0
3,000-3,999	36	1	75.2%	3,500	0.0%	0	3,500	3,500	6,623
4,000-4,999	28	2	75.5%	8,820	0.0%	4,410	0	4,410	19,879
9,000-9,999	19	1	75.6%	9,000	0.0%	9,000	0	9,000	0
10,000-19,999	57	13	77.1%	174,334	0.3%	10,718	2,692	13,410	27,139
20,000-29,999	51	14	78.7%	335,904	0.9%	11,463	12,531	23,993	48,437
30,000-39,999	47	4	79.1%	137,900	1.1%	19,350	15,125	34,475	27,084
40,000-49,999	44	6	79.8%	258,900	1.5%	23,450	19,700	43,150	29,556
50,000-59,999	54	4	80.3%	200,000	1.8%	35,000	15,000	50,000	44,218
60,000-69,999	52	1	80.4%	67,500	1.9%	67,500	0	67,500	28,602
70,000-79,999	49	6	81.1%	445,000	2.6%	50,102	24,065	74,167	31,904
80,000-89,999	45	3	81.4%	246,737	3.0%	28,333	53,912	82,246	32,552
90,000-99,999	32	1	81.5%	95,000	3.2%	0	95,000	95,000	48,341
100,000-199,999	58	36	85.6%	5,231,000	11.5%	66,236	79,069	145,306	39,463
200,000-299,999	54	43	90.5%	9,756,762	26.9%	131,210	95,692	226,901	44,657
300,000-399,999	51	28	93.7%	9,164,975	41.5%	176,256	151,064	327,321	84,372
400,000-499,999	49	15	95.4%	6,554,828	51.9%	215,141	221,847	436,989	29,161
500,000-999,999	59	31	99.0%	20,747,241	84.8%	412,499	256,767	669,266	96,480
1,000,000-1,999,999	52	9	100.0%	9,575,000	100.0%	1,020,083	43,806	1,063,889	123,022
TOTAL	49	876		63,013,458		44,848	27,085	71,933	27,252
TOTAL (PAID ONLY)	53	219		63,013,458		179,392	108,340	287,733	55,455

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2004 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	37	202	62.2%	0	0.0%	0	0	0	8,525
1-999	10	2	62.8%	622	0.0%	184	128	311	1,387
1,000-1,999	6	4	64.0%	6,213	0.0%	1,035	519	1,553	787
2,000-2,999	21	6	65.9%	13,535	0.1%	919	1,337	2,256	2,781
4,000-4,999	17	3	66.8%	12,802	0.2%	2,049	2,219	4,267	1,946
5,000-5,999	19	4	68.0%	20,500	0.3%	2,428	2,698	5,125	5,780
6,000-6,999	24	3	68.9%	18,790	0.3%	2,096	4,167	6,263	5,949
7,000-7,999	4	1	69.2%	7,500	0.4%	3,150	4,350	7,500	2,623
9,000-9,999	11	1	69.5%	9,000	0.4%	5,040	3,960	9,000	715
10,000-19,999	33	10	72.6%	123,500	1.0%	4,422	7,928	12,350	15,192
20,000-29,999	42	12	76.3%	299,036	2.3%	10,908	14,011	24,920	22,552
30,000-39,999	33	7	78.5%	233,455	3.4%	19,198	14,153	33,351	14,894
40,000-49,999	47	4	79.7%	164,277	4.2%	27,837	13,232	41,069	14,954
50,000-59,999	30	6	81.5%	300,000	5.5%	28,833	21,167	50,000	43,210
60,000-69,999	29	2	82.2%	129,855	6.1%	36,360	28,568	64,928	57,988
70,000-79,999	68	4	83.4%	304,032	7.5%	50,815	25,194	76,008	55,104
80,000-89,999	24	2	84.0%	172,000	8.3%	42,210	43,790	86,000	12,312
90,000-99,999	55	1	84.3%	95,496	8.7%	53,477	42,019	95,496	2,220
100,000-199,999	46	15	88.9%	2,067,500	18.2%	82,133	55,700	137,833	64,758
200,000-299,999	55	13	92.9%	3,093,891	32.4%	136,482	101,509	237,992	46,367
300,000-399,999	38	9	95.7%	2,850,000	45.4%	167,221	149,446	316,667	35,439
400,000-499,999	27	3	96.6%	1,365,000	51.6%	285,833	169,167	455,000	15,926
500,000-999,999	57	7	98.8%	4,775,000	73.5%	335,571	346,571	682,143	64,681
1,000,000-1,999,999	33	3	99.7%	3,800,000	90.9%	585,000	681,667	1,266,667	220,905
2,000,000-2,999,999	45	1	100.0%	2,000,000	100.0%	1,120,000	880,000	2,000,000	73,445
TOTAL	37	325		21,862,004		35,818	31,450	67,268	18,873
TOTAL (PAID ONLY)	38	123		21,862,004		94,641	83,099	177,740	35,867

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2003 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1,178	68.8%	0	0.0%	0	0	0	11,474
1-999	9	7	69.2%	3,065	0.0%	252	186	438	400
1,000-1,999	22	6	69.5%	9,029	0.0%	713	792	1,505	2,975
2,000-2,999	26	11	70.2%	28,067	0.0%	1,074	1,477	2,552	2,781
3,000-3,999	19	9	70.7%	31,651	0.1%	1,610	1,907	3,517	1,379
4,000-4,999	44	6	71.0%	25,973	0.1%	2,521	1,808	4,329	7,386
5,000-5,999	33	14	71.9%	72,156	0.2%	3,086	2,068	5,154	8,236
6,000-6,999	20	3	72.0%	18,643	0.2%	4,748	1,467	6,214	8
7,000-7,999	30	11	72.7%	82,002	0.2%	4,774	2,681	7,455	12,532
8,000-8,999	278	1	72.7%	8,000	0.3%	6,400	1,600	8,000	0
9,000-9,999	9	1	72.8%	9,948	0.3%	4,974	4,974	9,948	0
10,000-19,999	33	33	74.7%	411,634	0.6%	5,614	6,859	12,474	9,768
20,000-29,999	41	27	76.3%	650,823	1.2%	11,169	12,936	24,105	17,458
30,000-39,999	38	22	77.6%	740,411	1.8%	15,309	18,346	33,655	17,734
40,000-49,999	50	18	78.6%	738,537	2.5%	19,023	22,006	41,030	25,940
50,000-59,999	51	28	80.3%	1,428,500	3.8%	18,155	32,863	51,018	37,134
60,000-69,999	42	8	80.7%	509,000	4.2%	42,906	20,719	63,625	19,426
70,000-79,999	47	19	81.8%	1,395,804	5.4%	41,407	32,057	73,463	24,626
80,000-89,999	70	7	82.3%	600,217	6.0%	58,800	26,946	85,745	17,467
90,000-99,999	41	7	82.7%	640,000	6.5%	26,086	65,343	91,429	50,064
100,000-199,999	51	97	88.3%	13,455,984	18.4%	59,382	79,339	138,721	29,330
200,000-299,999	46	79	92.9%	18,201,008	34.4%	119,917	110,475	230,393	38,683
300,000-399,999	57	36	95.0%	11,591,000	44.7%	184,905	137,067	321,972	31,511
400,000-499,999	69	22	96.3%	9,507,406	53.0%	234,905	197,250	432,155	51,579
500,000-999,999	54	45	99.0%	29,327,951	78.9%	419,167	232,565	651,732	50,071
1,000,000-1,999,999	68	14	99.8%	15,026,383	92.1%	750,345	322,968	1,073,313	64,082
2,000,000-2,999,999	45	4	100.0%	8,910,038	100.0%	1,142,426	1,085,083	2,227,510	123,125
TOTAL	45	1,713		113,423,230		37,690	28,524	66,213	17,208
TOTAL (PAID ONLY)	47	535		113,423,230		120,678	91,329	212,006	29,833

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2003 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	556	74.3%	0	0.0%	0	0	0	15,108
2,000-2,999	27	2	74.6%	5,000	0.0%	750	1,750	2,500	2,937
4,000-4,999	71	1	74.7%	4,173	0.0%	0	4,173	4,173	11,338
5,000-5,999	53	1	74.9%	5,000	0.0%	0	5,000	5,000	11,107
6,000-6,999	13	1	75.0%	6,000	0.0%	1,600	4,400	6,000	0
7,000-7,999	64	3	75.4%	22,200	0.1%	4,900	2,500	7,400	31,920
9,000-9,999	9	1	75.5%	9,948	0.1%	4,974	4,974	9,948	0
10,000-19,999	38	13	77.3%	154,500	0.4%	5,923	5,962	11,885	10,402
20,000-29,999	40	7	78.2%	164,970	0.8%	4,354	19,213	23,567	10,412
30,000-39,999	40	7	79.1%	245,556	1.3%	12,139	22,941	35,079	21,367
40,000-49,999	41	3	79.6%	120,000	1.5%	23,533	16,467	40,000	49,533
50,000-59,999	56	10	80.9%	512,500	2.6%	23,228	28,022	51,250	46,950
60,000-69,999	54	2	81.2%	127,500	2.8%	27,500	36,250	63,750	44,330
70,000-79,999	49	6	82.0%	440,000	3.7%	42,917	30,417	73,333	26,699
80,000-89,999	79	3	82.4%	260,000	4.3%	61,333	25,333	86,667	19,326
90,000-99,999	33	3	82.8%	275,000	4.8%	14,067	77,600	91,667	10,793
100,000-199,999	55	40	88.1%	5,742,407	16.6%	64,112	79,448	143,560	29,921
200,000-299,999	49	34	92.7%	7,834,508	32.7%	125,319	105,107	230,427	36,092
300,000-399,999	49	14	94.5%	4,495,000	42.0%	233,084	87,988	321,071	25,861
400,000-499,999	70	12	96.1%	5,155,902	52.5%	274,117	155,542	429,659	53,764
500,000-999,999	66	20	98.8%	13,576,673	80.4%	463,566	215,268	678,834	61,359
1,000,000-1,999,999	77	9	100.0%	9,525,891	100.0%	708,920	349,513	1,058,432	82,707
TOTAL	49	748		48,682,728		40,222	24,862	65,084	20,377
TOTAL (PAID ONLY)	53	192		48,682,728		156,700	96,856	253,556	35,634

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2003 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	193	59.2%	0	0.0%	0	0	0	11,833
1-999	16	2	59.8%	241	0.0%	121	0	121	1,387
1,000-1,999	9	3	60.7%	4,496	0.0%	670	829	1,499	917
2,000-2,999	26	4	62.0%	10,000	0.1%	1,063	1,438	2,500	4,397
3,000-3,999	14	5	63.5%	16,778	0.1%	1,192	2,163	3,356	1,532
5,000-5,999	39	8	66.0%	41,186	0.3%	3,217	1,931	5,148	12,676
6,000-6,999	39	1	66.3%	6,000	0.3%	6,000	0	6,000	0
7,000-7,999	16	5	67.8%	37,000	0.5%	3,934	3,466	7,400	1,935
10,000-19,999	30	13	71.8%	173,634	1.1%	6,563	6,793	13,356	7,955
20,000-29,999	32	10	74.9%	237,500	2.0%	14,020	9,730	23,750	13,632
30,000-39,999	39	6	76.7%	206,000	2.8%	17,747	16,587	34,333	16,707
40,000-49,999	54	7	78.8%	294,600	4.0%	20,241	21,845	42,086	19,473
50,000-59,999	45	10	81.9%	511,000	5.9%	19,526	31,574	51,100	25,920
60,000-69,999	27	2	82.5%	125,000	6.4%	43,700	18,800	62,500	2,748
70,000-79,999	40	4	83.7%	291,500	7.5%	51,760	21,115	72,875	12,222
80,000-89,999	51	3	84.7%	255,217	8.5%	72,532	12,540	85,072	7,067
90,000-99,999	51	1	85.0%	90,000	8.9%	50,400	39,600	90,000	119,048
100,000-199,999	43	17	90.2%	2,387,680	18.1%	71,859	68,593	140,452	26,822
200,000-299,999	41	12	93.9%	2,803,000	28.9%	109,708	123,875	233,583	37,032
300,000-399,999	43	3	94.8%	950,000	32.5%	197,807	118,860	316,667	36,255
400,000-499,999	163	2	95.4%	945,000	36.2%	251,000	221,500	472,500	63,753
500,000-999,999	50	9	98.2%	5,143,605	56.0%	269,516	301,996	571,512	49,413
1,000,000-1,999,999	57	2	98.8%	2,500,000	65.7%	771,027	478,973	1,250,000	37,158
2,000,000-2,999,999	45	4	100.0%	8,910,038	100.0%	1,142,426	1,085,083	2,227,510	123,125
TOTAL	42	326		25,939,475		41,307	38,262	79,569	16,883
TOTAL (PAID ONLY)	40	133		25,939,475		101,249	93,784	195,034	24,212

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2002 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1,129	66.3%	0	0.0%	0	0	0	9,017
1-999	20	7	66.7%	4,394	0.0%	460	167	628	988
1,000-1,999	21	8	67.1%	9,612	0.0%	612	590	1,202	2,454
2,000-2,999	21	18	68.2%	42,421	0.1%	1,199	1,158	2,357	6,706
3,000-3,999	19	9	68.7%	30,608	0.1%	1,824	1,577	3,401	1,879
4,000-4,999	18	5	69.0%	22,351	0.1%	3,856	614	4,470	1,560
5,000-5,999	37	12	69.7%	60,062	0.1%	2,232	2,773	5,005	11,960
6,000-6,999	25	4	70.0%	24,071	0.2%	2,648	3,370	6,018	4,109
7,000-7,999	43	9	70.5%	67,000	0.2%	2,520	4,925	7,444	13,727
9,000-9,999	69	3	70.7%	28,900	0.2%	6,213	3,420	9,633	13,678
10,000-19,999	38	40	73.0%	550,664	0.7%	7,417	6,350	13,767	16,492
20,000-29,999	35	38	75.2%	904,935	1.5%	8,391	15,423	23,814	10,770
30,000-39,999	48	26	76.8%	847,253	2.2%	21,028	11,558	32,587	31,386
40,000-49,999	55	14	77.6%	592,000	2.7%	17,979	24,307	42,286	19,566
50,000-59,999	46	25	79.1%	1,266,250	3.7%	20,593	30,057	50,650	25,749
60,000-69,999	46	9	79.6%	568,650	4.2%	37,897	25,286	63,183	26,973
70,000-79,999	43	26	81.1%	1,938,000	5.8%	34,849	39,689	74,538	24,902
80,000-89,999	39	8	81.6%	673,187	6.4%	34,673	49,475	84,148	20,514
90,000-99,999	58	9	82.1%	841,000	7.1%	53,841	39,604	93,444	17,653
100,000-199,999	49	107	88.4%	14,123,292	18.9%	57,909	74,084	131,993	39,507
200,000-299,999	48	75	92.8%	17,379,785	33.5%	123,793	107,937	231,730	40,249
300,000-399,999	46	41	95.2%	13,258,858	44.6%	156,182	167,205	323,387	49,451
400,000-499,999	49	18	96.2%	7,760,683	51.1%	124,900	306,249	431,149	48,634
500,000-999,999	50	48	99.1%	32,838,116	78.6%	327,715	356,412	684,127	48,597
1,000,000-1,999,999	66	14	99.9%	15,353,340	91.5%	685,953	410,714	1,096,667	60,591
2,000,000-2,999,999	43	1	99.9%	2,199,967	93.3%	1,254,369	945,598	2,199,967	13,347
OVER 4,000,000	45	1	100.0%	8,000,000	100.0%	8,000,000	0	8,000,000	0
TOTAL	44	1,704		119,385,399		36,856	33,206	70,062	16,453
TOTAL (PAID ONLY)	45	575		119,385,399		109,222	98,405	207,627	31,053

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2002 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	602	72.2%	0	0.0%	0	0	0	10,496
1-999	96	1	72.3%	699	0.0%	699	0	699	4,165
1,000-1,999	3	1	72.4%	1,000	0.0%	1,000	0	1,000	417
2,000-2,999	37	1	72.5%	2,500	0.0%	1,000	1,500	2,500	9,297
5,000-5,999	44	2	72.8%	10,000	0.0%	125	4,875	5,000	23,666
7,000-7,999	56	4	73.3%	30,000	0.1%	2,202	5,298	7,500	14,532
10,000-19,999	46	11	74.6%	141,150	0.4%	7,349	5,482	12,832	14,631
20,000-29,999	46	14	76.3%	344,768	1.0%	10,170	14,457	24,626	11,990
30,000-39,999	54	15	78.1%	502,253	2.0%	26,701	6,783	33,484	42,673
40,000-49,999	79	5	78.7%	212,000	2.4%	23,000	19,400	42,400	21,977
50,000-59,999	45	13	80.2%	661,250	3.6%	21,853	29,013	50,865	26,397
60,000-69,999	53	3	80.6%	189,900	4.0%	38,480	24,820	63,300	29,138
70,000-79,999	45	15	82.4%	1,115,000	6.1%	34,992	39,342	74,333	23,957
80,000-89,999	39	2	82.6%	170,000	6.4%	28,400	56,600	85,000	22,446
90,000-99,999	49	4	83.1%	376,000	7.2%	55,641	38,359	94,000	20,683
100,000-199,999	60	43	88.3%	5,712,252	18.1%	73,015	59,828	132,843	47,041
200,000-299,999	49	43	93.4%	9,704,785	36.6%	133,835	91,857	225,693	42,543
300,000-399,999	54	18	95.6%	5,730,000	47.5%	219,330	99,003	318,333	64,801
400,000-499,999	49	6	96.3%	2,713,350	52.7%	102,962	349,263	452,225	19,528
500,000-999,999	43	23	99.0%	16,735,176	84.6%	421,919	305,697	727,616	58,229
1,000,000-1,999,999	73	8	100.0%	8,100,000	100.0%	754,381	258,119	1,012,500	24,636
TOTAL	48	834		52,452,083		37,355	25,538	62,892	18,113
TOTAL (PAID ONLY)	52	232		52,452,083		134,283	91,803	226,087	37,878

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2002 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	171	60.4%	0	0.0%	0	0	0	10,205
1-999	17	2	61.1%	1,350	0.0%	365	311	675	1,356
1,000-1,999	22	3	62.2%	3,500	0.0%	730	437	1,167	899
2,000-2,999	17	6	64.3%	14,421	0.1%	1,497	907	2,404	9,476
3,000-3,999	22	5	66.1%	16,858	0.2%	1,888	1,484	3,372	2,882
5,000-5,999	46	5	67.8%	25,062	0.4%	2,107	2,906	5,012	15,938
6,000-6,999	10	1	68.2%	6,000	0.4%	2,520	3,480	6,000	2,072
7,000-7,999	35	4	69.6%	29,500	0.6%	3,343	4,033	7,375	14,512
9,000-9,999	105	1	70.0%	9,500	0.7%	3,990	5,510	9,500	5,866
10,000-19,999	26	9	73.1%	132,363	1.5%	8,253	6,454	14,707	14,536
20,000-29,999	32	11	77.0%	250,000	3.0%	8,086	14,642	22,727	10,250
30,000-39,999	40	3	78.1%	90,000	3.6%	10,867	19,133	30,000	19,609
40,000-49,999	29	4	79.5%	167,500	4.6%	17,175	24,700	41,875	16,366
50,000-59,999	43	5	81.3%	250,000	6.2%	20,400	29,600	50,000	12,873
60,000-69,999	32	3	82.3%	186,250	7.4%	35,378	26,705	62,083	16,185
70,000-79,999	48	4	83.8%	298,000	9.2%	35,300	39,200	74,500	10,484
80,000-89,999	33	3	84.8%	249,787	10.8%	34,962	48,300	83,262	10,398
90,000-99,999	66	1	85.2%	95,000	11.4%	53,200	41,800	95,000	36,420
100,000-199,999	48	15	90.5%	1,790,101	22.5%	60,302	59,038	119,340	46,267
200,000-299,999	54	9	93.6%	2,107,500	35.6%	64,422	169,744	234,167	47,803
300,000-399,999	46	7	96.1%	2,267,500	49.7%	102,929	221,000	323,929	55,524
400,000-499,999	54	4	97.5%	1,664,000	60.1%	42,105	373,895	416,000	47,083
500,000-999,999	82	5	99.3%	3,475,000	81.7%	269,200	425,800	695,000	32,692
1,000,000-1,999,999	56	2	100.0%	2,948,340	100.0%	619,152	855,019	1,474,170	162,616
TOTAL	44	283	0.0%	16,077,532	0.0%	20,428	36,383	56,811	16,776
TOTAL (PAID ONLY)	41	112	0.0%	16,077,532	0.0%	51,618	91,931	143,549	26,809

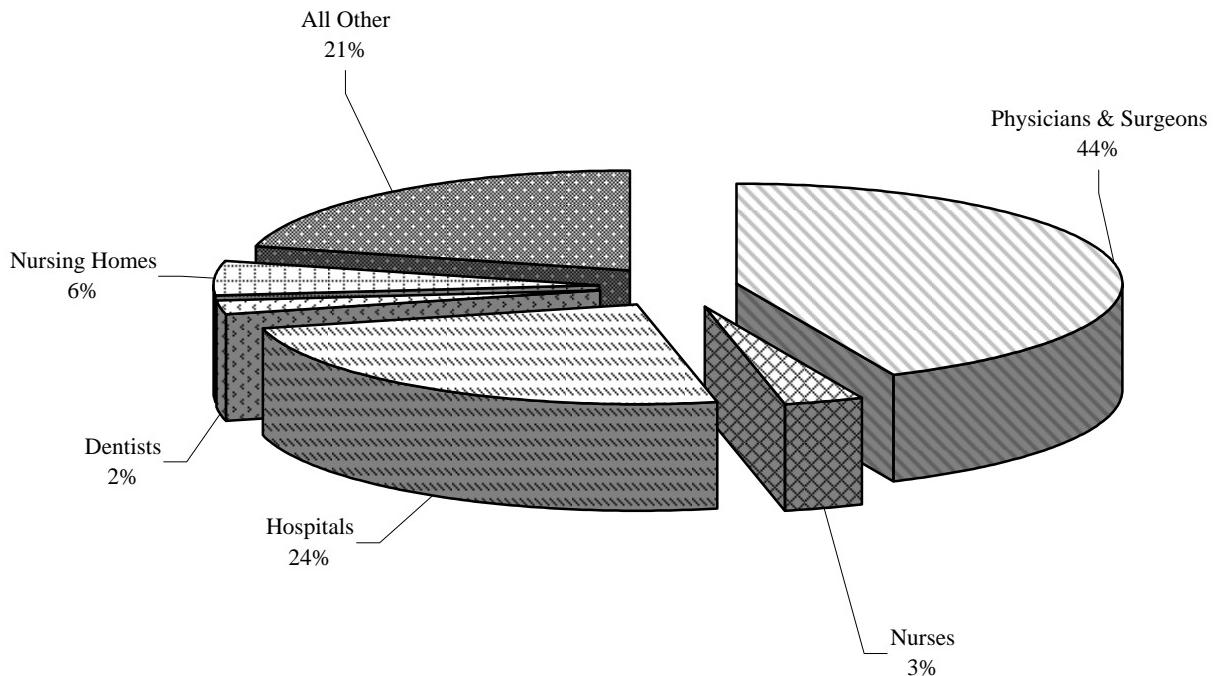
Section III

Claim Severity by Injury Severity And Lapsed Time to Disposition

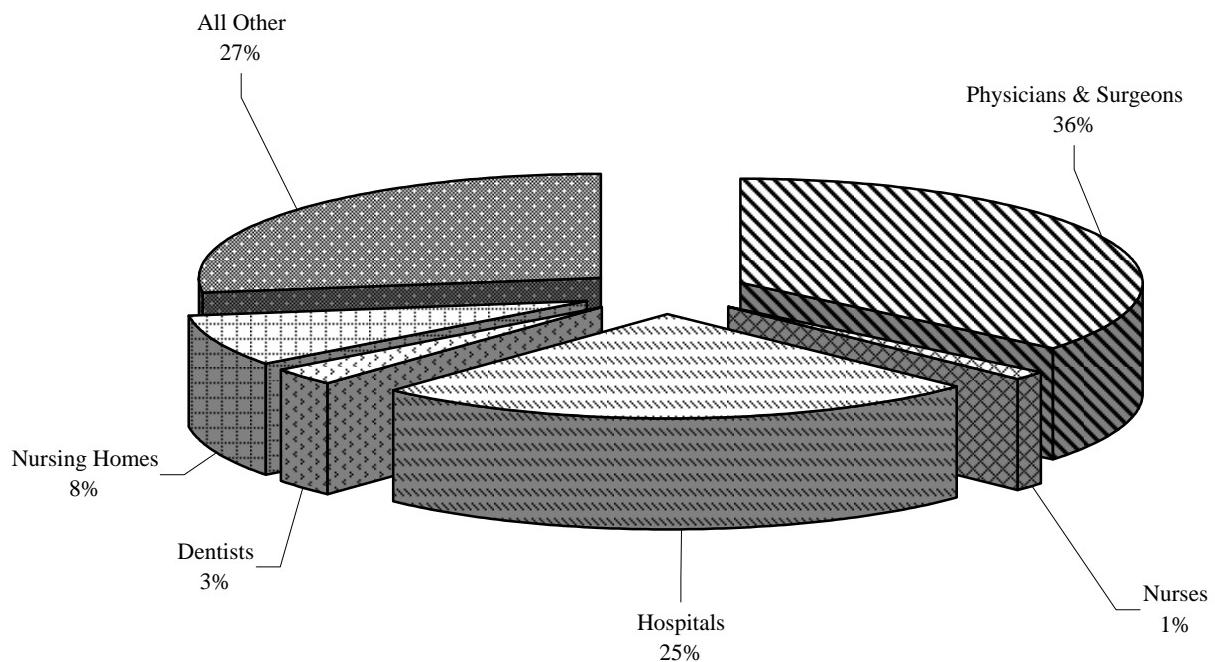
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

Percentage of Paid Claims by Profession - 2004



Percentage of Paid Claims by Profession - 2003



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2004		2004-2003		2003		2003-2002		2002		2002-2001	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
CLINICS/CORP	22	103,768	(43.59)	9.42	39	94,836	(7.14)	14.55	42	82,789	55.56	109.33
PHYS & SURG	48	127,984	(14.29)	(13.38)	56	147,760	(8.20)	3.27	61	143,088	17.31	36.12
HOSPITALS	52	70,157	(10.34)	67.02	58	42,006	23.40	(19.68)	47	52,296	(21.67)	11.49
NURSES	7	26,818	600.00	(46.36)	1	50,000	(66.67)	361.54	3	10,833	(25.00)	(52.77)
NURSING HOMES	7	49,964	(41.67)	(62.21)	12	132,222	9.09	18.76	11	111,338	83.33	(56.17)
DENTISTS	6	9,446	(40.00)	(55.72)	10	21,333	(41.18)	34.87	17	15,818	(10.53)	48.81
PHARMACIES	12	15,540	33.33	19.46	9	13,008	28.57	150.51	7	5,193	133.33	(60.84)
OPTOMETRIST	0	0	0.00	0.00	0	0	0.00	0.00	1	67,500	0.00	0.00
CHIROPRACTORS	3	9,375	50.00	36.86	2	6,850	(50.00)	(58.80)	4	16,625	(42.86)	188.35
PODIATRIST/CHIROPODIST	1	43,500	(50.00)	9.43	2	39,750	0.00	0.00	0	0	0.00	0.00
TOTAL	158	81,814	(16.40)	(6.11)	189	87,142	(2.07)	2.80	193	84,766	8.43	29.62

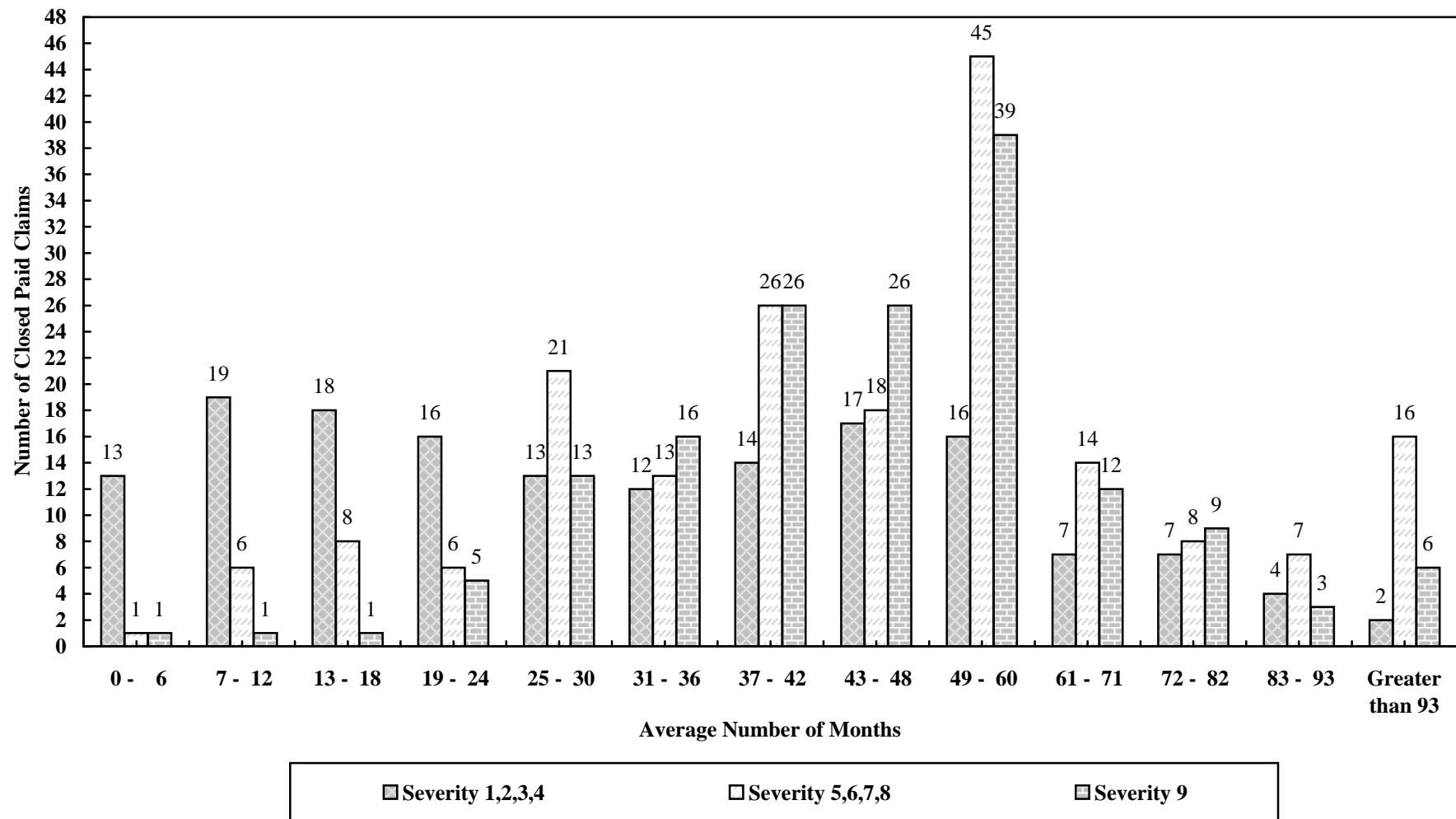
Severity 5,6,7,8

Profession Type	2004		2004-2003		2003		2003-2002		2002		2002-2001	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
CLINICS/CORP	34	691,751	(34.62)	137.84	52	290,851	18.18	(9.74)	44	322,241	37.50	27.59
PHYS & SURG	95	368,510	20.25	17.67	79	313,165	(7.06)	1.52	85	308,462	(15.00)	20.92
HOSPITALS	40	261,888	37.93	(42.56)	29	455,937	(3.33)	129.68	30	198,512	(21.05)	(14.78)
NURSES	6	182,500	50.00	40.38	4	130,000	0.00	(43.70)	4	230,923	(42.86)	21.70
NURSING HOMES	1	5,000	(50.00)	(98.10)	2	262,500	(60.00)	1.35	5	259,000	(16.67)	46.60
DENTISTS	6	50,961	50.00	(78.54)	4	237,500	0.00	11.11	4	213,750	33.33	682.01
OPTOMETRIST	1	870,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
CHIROPRACTORS	1	70,000	(50.00)	1.45	2	69,000	0.00	0.00	0	0	0.00	0.00
PODIATRIST/CHIROPODIST	5	82,500	0.00	0.00	0	0	0.00	0.00	1	926,500	0.00	1,753.00
TOTAL	189	379,692	9.88	18.27	172	321,043	(0.58)	10.30	173	291,060	(9.90)	20.90

Severity 9

Profession Type	2004		2004-2003		2003		2003-2002		2002		2002-2001	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
CLINICS/CORP	26	305,681	(29.73)	27.62	37	239,526	(21.28)	(42.34)	47	415,412	42.42	165.90
PHYS & SURG	76	287,655	33.33	4.65	57	274,880	(33.72)	35.05	86	203,540	40.98	15.16
HOSPITALS	31	249,623	(32.61)	11.69	46	223,499	31.43	2.06	35	218,979	29.63	(24.33)
NURSES	4	128,750	100.00	(45.79)	2	237,500	(50.00)	170.23	4	87,888	300.00	17.18
NURSING HOMES	20	238,087	(28.57)	28.55	28	185,213	(24.32)	(10.16)	37	206,148	146.67	12.83
DENTISTS	0	0	0.00	0.00	1	200,100	0.00	0.00	0	0	0.00	0.00
PHARMACIES	1	83,333	0.00	624.63	1	11,500	0.00	0.00	0	0	0.00	0.00
CHIROPRACTORS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
PODIATRIST/CHIROPODIST	0	0	0.00	0.00	2	525,000	0.00	0.00	0	0	0.00	0.00
TOTAL	158	271,569	(9.20)	13.22	174	239,851	(16.75)	(4.83)	209	252,020	51.45	29.86

Lapsed Months From Incident to Disposition
2004 Closed Paid Claims - All Health Care Providers



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Ave Indemnity	Number of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Ave Indemnity	Number of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Ave Indemnity	Number of Claims Paid	Ave Indemnity	Percent Change of Ave Indemnity		
0- 6	13	4,494	0.00	(40.89)		13	7,604	30.00	74.82		10	4,350	(62.96)		(25.24)			
7- 12	19	18,903	(20.83)	(24.13)		24	24,915	20.00	76.51		20	14,115	5.26		(16.42)			
13- 18	18	38,131	5.88	13.08		17	33,722	(37.04)	9.46		27	30,807	68.75		(2.78)			
19- 24	16	78,852	14.29	(12.67)		14	90,287	(33.33)	19.37		21	75,636	5.00		(29.38)			
25- 30	13	80,618	(13.33)	1.22		15	79,649	(11.76)	(12.10)		17	90,615	(10.53)		47.41			
31- 36	12	14,396	(47.83)	(82.16)		23	80,681	109.09	(53.15)		11	172,227	(42.11)		126.18			
37- 42	14	120,576	(33.33)	(2.57)		21	123,762	0.00	21.53		21	101,837	162.50		73.89			
43- 48	17	84,866	0.00	(31.79)		17	124,412	30.77	33.66		13	93,083	116.67		1.99			
49- 60	16	218,774	(44.83)	38.01		29	158,519	16.00	(4.77)		25	166,461	19.05		145.44			
61- 71	7	225,500	(30.00)	103.84		10	110,623	150.00	(9.70)		4	122,500	(50.00)		(23.08)			
72- 82	7	71,784	133.33	(29.39)		3	101,667	(70.00)	4.60		10	97,192	100.00		(53.71)			
83- 93	4	29,501	100.00	(61.93)		2	77,500	(60.00)	(36.73)		5	122,494	0.00		0.00			
94-104	0	0	0.00	0.00		0	0	0.00	0.00		6	66,317	0.00		(56.71)			
105-115	0	0	0.00	0.00		0	0	0.00	0.00		1	9,500	0.00		(76.25)			
116-126	2	255,000	0.00	0.00		0	0	0.00	0.00		1	150,000	0.00		233.33			
127-137	0	0	0.00	0.00		0	0	0.00	0.00		1	37,000	0.00		0.00			
215-225	0	0	0.00	0.00		1	8,000	0.00	0.00		0	0	0.00		0.00			
TOTAL	158	81,814	(16.40)	(6.11)		189	87,142	(2.07)	2.80		193	84,766	8.43		29.62			

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity	Percent Change of Ave Indemnity			
0- 6	1	5,000	0.00	0.00	0	0	0.00	0.00	0	0.00	0	0	0.00	0	0.00	0.00	0.00		
7- 12	6	79,833	200.00	99.71	2	39,974	(33.33)	110.39	3	19,000	(62.50)		(73.34)						
13- 18	8	276,844	166.67	(45.00)	3	503,333	(62.50)	183.56	8	177,504	33.33		91.90						
19- 24	6	374,266	(33.33)	15.22	9	324,833	(18.18)	116.25	11	150,215	10.00		(50.92)						
25- 30	21	353,057	5.00	55.48	20	227,075	185.71	(0.91)	7	229,170	(56.25)		4.57						
31- 36	13	316,118	(31.58)	(10.69)	19	353,952	5.56	28.30	18	275,889	(14.29)		71.29						
37- 42	26	397,135	44.44	34.45	18	295,383	(28.00)	(3.77)	25	306,960	(7.41)		6.88						
43- 48	18	403,719	5.88	89.85	17	212,647	(37.04)	(36.57)	27	335,240	17.39		133.84						
49- 60	45	379,586	32.35	(0.32)	34	380,823	30.77	35.90	26	280,221	(21.21)		(13.20)						
61- 71	14	215,500	0.00	(31.33)	14	313,810	(6.67)	(14.30)	15	366,168	(6.25)		(29.98)						
72- 82	8	231,616	(20.00)	(36.68)	10	365,768	(16.67)	13.22	12	323,066	(20.00)		70.73						
83- 93	7	1,519,000	(22.22)	418.48	9	292,969	12.50	10.04	8	266,250	33.33		586.25						
94-104	9	344,444	125.00	39.88	4	246,250	(20.00)	6.29	5	231,671	400.00		363.34						
105-115	1	21,904	(66.67)	(90.37)	3	227,500	200.00	(12.50)	1	260,000	(66.67)		(34.72)						
116-126	1	300,000	0.00	(36.84)	1	475,000	(80.00)	13.10	5	420,000	0.00		0.00						
127-137	0	0	0.00	0.00	0	0	0.00	0.00	1	525,000	(66.67)		530.00						
138-148	1	500,000	(50.00)	(10.11)	2	556,250	0.00	0.00	0	0	0.00		0.00		0.00		0.00		
160-170	0	0	0.00	0.00	1	300,000	0.00	0.00	0	0	0.00		0.00		0.00		0.00		
182-192	1	200,000	0.00	29.03	1	155,000	0.00	0.00	0	0	0.00		0.00		0.00		0.00		
215-225	3	331,667	(40.00)	(47.55)	5	632,359	400.00	(42.51)	1	1,100,000	(50.00)		340.00						
TOTAL	189	379,692	9.88	18.27	172	321,043	(0.58)	10.30	173	291,060	(9.90)		20.90						

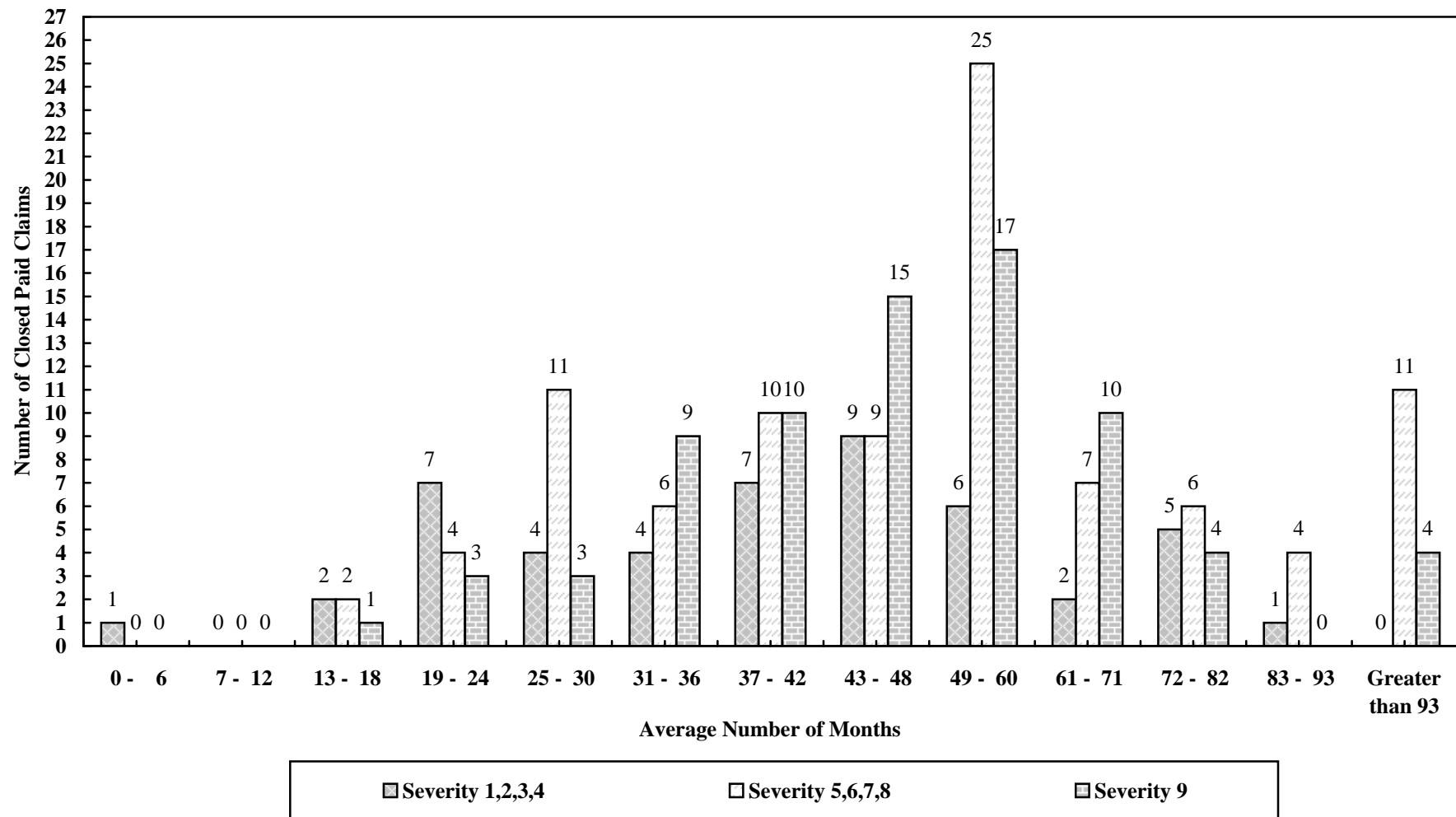
Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	
0- 6	1	350,000	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
7- 12	1	50,000	(50.00)	(85.94)	2	355,677	100.00	255.68	1	100,000	(66.67)	(34.07)						
13- 18	1	110,000	(66.67)	(68.57)	3	350,000	(70.00)	19.76	10	292,250	66.67	27.85						
19- 24	5	547,080	(37.50)	166.46	8	205,313	(55.56)	(3.54)	18	212,840	100.00	(12.39)						
25- 30	13	289,865	(7.14)	(12.45)	14	331,071	(51.72)	41.95	29	233,226	81.25	(9.11)						
31- 36	16	374,514	(11.11)	11.34	18	336,361	(18.18)	46.40	22	229,750	83.33	56.20						
37- 42	26	254,485	(7.14)	15.68	28	219,998	16.67	(12.06)	24	250,165	33.33	7.11						
43- 48	26	245,192	18.18	(7.55)	22	265,227	(4.35)	(50.32)	23	533,830	64.29	312.85						
49- 60	39	223,239	(7.14)	5.39	42	211,825	5.00	24.14	40	170,634	100.00	10.23						
61- 71	12	201,042	(47.83)	1.80	23	197,491	15.00	(9.92)	20	219,250	17.65	0.67						
72- 82	9	500,787	80.00	161.51	5	191,500	(44.44)	(18.89)	9	236,111	(35.71)	39.05						
83- 93	3	186,667	0.00	47.37	3	126,667	(62.50)	(2.31)	8	129,661	60.00	(59.48)						
94-104	2	150,000	(33.33)	311.90	3	36,417	200.00	5109.80	1	699	0.00	(97.47)						
105-115	1	259,500	0.00	48.29	1	175,000	(75.00)	(47.96)	4	336,250	0.00	0.00						
116-126	0	0	0.00	0.00	1	500,000	0.00	0.00	0	0	0.00	0.00						
138-148	3	55,000	200.00	(35.29)	1	85,000	0.00	0.00	0	0	0.00	0.00						
TOTAL	158	271,569	(9.20)	13.22	174	239,851	(16.75)	(4.83)	209	252,020	51.45	29.86						

Lapsed Months From Incident to Disposition

2004 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		
0- 6	1	1,057	0.00	0.00	0	0	0.00	0.00	2	4,250	(33.33)	(83.22)						
7- 12	0	0	0.00	0.00	2	11,250	0.00	0.00	0	0	0.00	0.00						
13- 18	2	42,750	0.00	307.14	2	10,500	(50.00)	(90.67)	4	112,500	100.00	41.87						
19- 24	7	84,771	75.00	21.10	4	70,000	0.00	(68.00)	4	218,750	100.00	442.47						
25- 30	4	48,750	(20.00)	(69.22)	5	158,400	25.00	(3.27)	4	163,750	(50.00)	219.12						
31- 36	4	20,875	(42.86)	(78.78)	7	98,394	40.00	(70.85)	5	337,500	(37.50)	250.42						
37- 42	7	168,939	(12.50)	15.27	8	146,563	14.29	(17.20)	7	177,000	600.00	136.00						
43- 48	9	139,024	(18.18)	21.61	11	114,319	450.00	8.88	2	105,000	0.00	(41.40)						
49- 60	6	287,167	(53.85)	19.42	13	240,462	(18.75)	129.76	16	104,657	100.00	19.00						
61- 71	2	237,500	(50.00)	3.90	4	228,578	33.33	71.43	3	133,333	(40.00)	(35.21)						
72- 82	5	90,597	0.00	0.00	0	0	0.00	0.00	6	128,670	50.00	(35.66)						
83- 93	1	100,000	0.00	0.00	0	0	0.00	0.00	3	88,300	0.00	0.00						
94-104	0	0	0.00	0.00	0	0	0.00	0.00	3	101,633	0.00	(59.91)						
116-126	0	0	0.00	0.00	0	0	0.00	0.00	1	150,000	0.00	233.33						
127-137	0	0	0.00	0.00	0	0	0.00	0.00	1	37,000	0.00	0.00						
TOTAL	48	127,984	(14.29)	(13.38)	56	147,760	(8.20)	3.27	61	143,088	17.31	36.12						

Severity 5,6,7,8

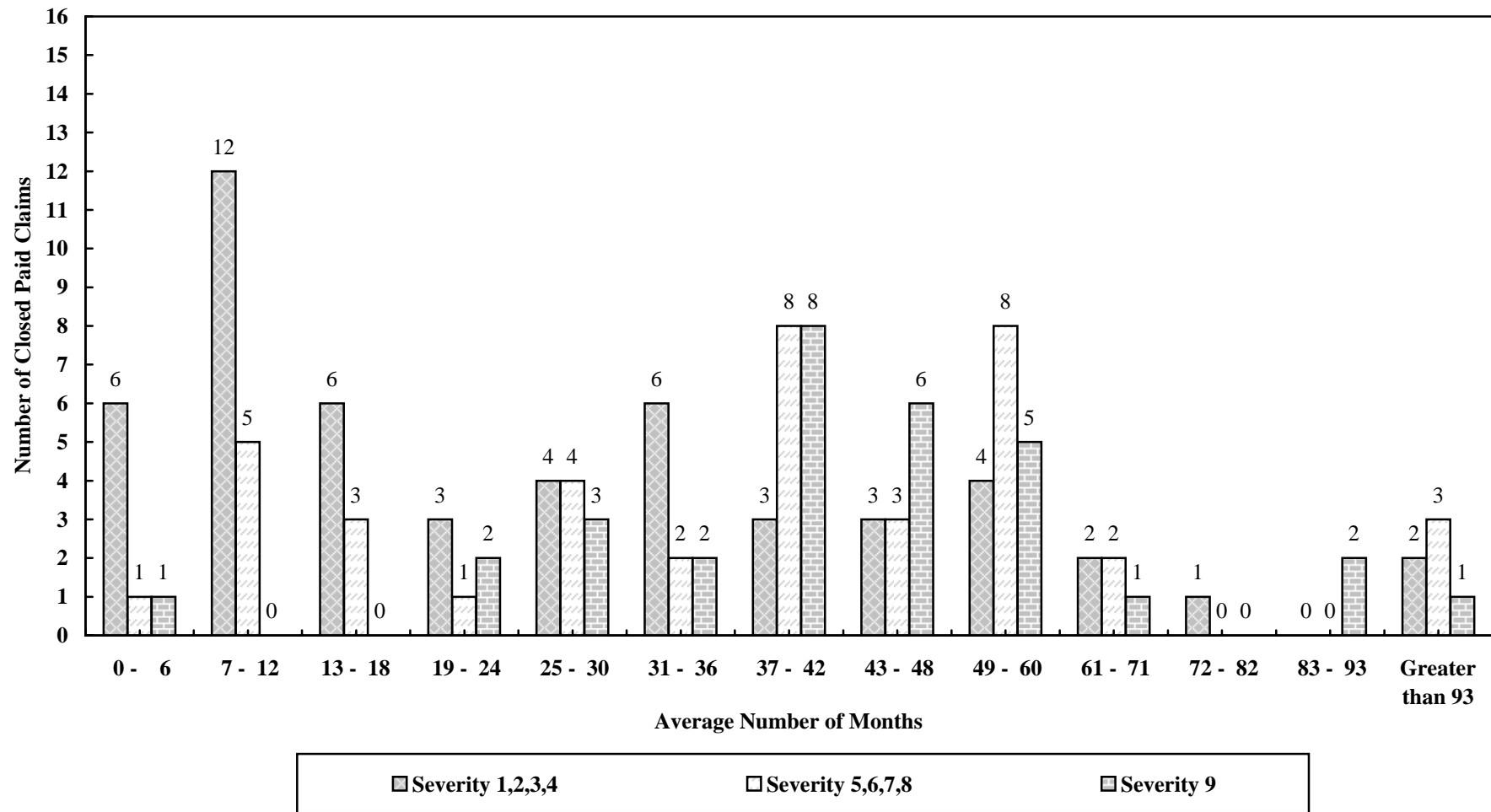
Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Claims Paid	Ave Indemnity	
7- 12	0	0	0.00	0.00	2	39,974	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
13- 18	2	360,000	100.00	(64.00)	1	1,000,000	(75.00)	242.98	4	291,563	0.00	0.00						
19- 24	4	440,149	(20.00)	(3.37)	5	455,500	66.67	314.09	3	110,000	(25.00)	(79.53)						
25- 30	11	381,091	175.00	570.05	4	56,875	33.33	(79.93)	3	283,333	(66.67)	(13.12)						
31- 36	6	378,333	(25.00)	110.19	8	180,000	(20.00)	(47.60)	10	343,500	11.11	254.15						
37- 42	10	427,352	25.00	74.44	8	244,988	(11.11)	(42.11)	9	423,222	(40.00)	24.94						
43- 48	9	348,032	28.57	41.23	7	246,429	(50.00)	(15.29)	14	290,893	16.67	72.43						
49- 60	25	373,568	25.00	(3.43)	20	386,819	81.82	13.94	11	339,508	(38.89)	22.02						
61- 71	7	240,429	16.67	22.51	6	196,250	(40.00)	(30.10)	10	280,768	25.00	(35.99)						
72- 82	6	241,321	500.00	(31.05)	1	350,000	(87.50)	14.55	8	305,536	(38.46)	59.62						
83- 93	4	353,250	(42.86)	30.70	7	270,286	0.00	4.82	7	257,857	75.00	379.73						
94-104	5	592,000	150.00	57.87	2	375,000	(33.33)	423.26	3	71,667	200.00	43.33						
105-115	1	21,904	(50.00)	(46.90)	2	41,250	0.00	0.00	0	0	0.00	0.00						
116-126	1	300,000	0.00	(36.84)	1	475,000	(50.00)	111.11	2	225,000	0.00	0.00						
138-148	1	500,000	0.00	(50.00)	1	1,000,000	0.00	0.00	0	0	0.00	0.00						
182-192	0	0	0.00	0.00	1	155,000	0.00	0.00	0	0	0.00	0.00						
215-225	3	331,667	0.00	(58.74)	3	803,931	200.00	(26.92)	1	1,100,000	(50.00)	340.00						
TOTAL	95	368,510	20.25	17.67	79	313,165	(7.06)	1.52	85	308,462	(15.00)	20.92						

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 9

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity	
13- 18	1	110,000	0.00	(26.67)	1	150,000	(66.67)	(72.81)	3	551,667	50.00	162.70						
19- 24	3	375,133	0.00	27.89	3	293,333	(50.00)	160.74	6	112,500	500.00	(62.50)						
25- 30	3	374,167	(25.00)	(10.65)	4	418,750	(60.00)	95.22	10	214,500	150.00	(22.70)						
31- 36	9	386,061	28.57	(19.93)	7	482,143	16.67	76.39	6	273,333	100.00	105.00						
37- 42	10	312,000	11.11	147.81	9	125,904	(25.00)	(43.52)	12	222,917	140.00	(0.34)						
43- 48	15	264,667	200.00	(16.24)	5	316,000	(58.33)	116.38	12	146,042	20.00	7.84						
49- 60	17	255,739	0.00	(8.81)	17	280,441	(5.56)	67.59	18	167,333	80.00	11.10						
61- 71	10	208,250	233.33	4.13	3	200,000	(70.00)	(28.83)	10	281,000	11.11	15.23						
72- 82	4	484,948	100.00	112.00	2	228,750	(33.33)	70.50	3	134,167	(70.00)	(31.47)						
83- 93	0	0	0.00	0.00	1	225,000	(66.67)	14.07	3	197,250	(25.00)	689.00						
94-104	2	150,000	0.00	361.54	2	32,500	100.00	4549.50	1	699	0.00	0.00						
105-115	1	259,500	0.00	48.29	1	175,000	(50.00)	141.38	2	72,500	0.00	0.00						
116-126	0	0	0.00	0.00	1	500,000	0.00	0.00	0	0	0.00	0.00						
138-148	1	10,000	0.00	(88.24)	1	85,000	0.00	0.00	0	0	0.00	0.00						
TOTAL	76	287,655	33.33	4.65	57	274,880	(33.72)	35.05	86	203,540	40.98	15.16						

Lapsed Months From Incident to Disposition
2004 Closed Paid Claims - Hospitals



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity		
0- 6	6	2,539	(14.29)	(76.22)	7	10,678	600.00	408.48	1	2,100	(90.00)	(39.04)						
7- 12	12	18,336	0.00	(39.35)	12	30,234	20.00	76.22	10	17,156	11.11	(35.81)						
13- 18	6	18,350	(14.29)	(43.29)	7	32,357	(50.00)	137.85	14	13,604	250.00	12.20						
19- 24	3	61,833	(40.00)	50.71	5	41,027	(44.44)	(26.13)	9	55,540	(18.18)	26.54						
25- 30	4	18,259	(50.00)	(1.13)	8	18,467	166.67	159.32	3	7,121	(50.00)	(86.20)						
31- 36	6	12,793	(14.29)	(77.56)	7	57,000	0.00	0.00	0	0	0.00	0.00						
37- 42	3	29,000	(25.00)	(76.33)	4	122,500	300.00	308.33	1	30,000	(75.00)	(54.02)						
43- 48	3	46,500	50.00	(29.81)	2	66,250	0.00	307.69	2	16,250	0.00	(80.30)						
49- 60	4	304,375	0.00	296.66	4	76,734	33.33	(81.87)	3	423,333	(50.00)	391.85						
61- 71	2	492,500	0.00	982.42	2	45,500	0.00	0.00	0	0	0.00	0.00						
72- 82	1	28,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00						
83- 93	0	0	0.00	0.00	0	0	0.00	0.00	1	147,568	0.00	0.00						
94-104	0	0	0.00	0.00	0	0	0.00	0.00	2	41,500	0.00	(44.67)						
105-115	0	0	0.00	0.00	0	0	0.00	0.00	1	9,500	0.00	0.00						
116-126	2	255,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00						
TOTAL	52	70,157	(10.34)	67.02	58	42,006	23.40	(19.68)	47	52,296	(21.67)	11.49						

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Ave Indemnity		
0- 6	1	5,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00				0.00	0.00	
7- 12	5	92,800	0.00	0.00	0	0	0.00	0.00	2	27,250	(33.33)	27.73						
13- 18	3	109,329	0.00	0.00	0	0	0.00	0.00	3	83,344	50.00	75.46						
19- 24	1	475,000	(66.67)	876.03	3	48,667	200.00	4766.70	1	1,000	0.00	(99.70)						
25- 30	4	200,250	33.33	54.83	3	129,333	0.00	0.00	0	0	0.00	0.00						
31- 36	2	257,268	(33.33)	(81.07)	3	1,358,902	0.00	0.00	0	0	0.00	0.00						
37- 42	8	485,875	60.00	11.21	5	436,900	(16.67)	223.63	6	135,000	100.00	(29.22)						
43- 48	3	851,553	(40.00)	495.49	5	143,000	25.00	(7.59)	4	154,750	0.00	36.64						
49- 60	8	104,544	300.00	(67.52)	2	321,869	(33.33)	221.87	3	100,000	(66.67)	(51.48)						
61- 71	2	155,000	0.00	(85.12)	2	1,041,667	(50.00)	136.97	4	439,585	0.00	(60.55)						
72- 82	0	0	0.00	0.00	2	820,090	(33.33)	138.28	3	344,167	0.00	0.00						
83- 93	0	0	0.00	0.00	2	372,361	100.00	14.57	1	325,000	0.00	6,400.00						
94-104	2	50,000	100.00	(66.67)	1	150,000	0.00	(62.50)	1	400,000	0.00	0.00						
105-115	0	0	0.00	0.00	0	0	0.00	0.00	1	260,000	0.00	949.06						
116-126	0	0	0.00	0.00	0	0	0.00	0.00	1	145,000	0.00	0.00						
182-192	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00						
215-225	0	0	0.00	0.00	1	450,000	0.00	0.00	0	0	0.00	0.00						
TOTAL	40	261,888	37.93	(42.56)	29	455,937	(3.33)	129.68	30	198,512	(21.05)	(14.78)						

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 9

Lapsed Mths From Incident to Disposition	2004			2004-2003			2003			2003-2002			2002			2002-2001		
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity		
0- 6	1	350,000	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	
7- 12	0	0	0.00	0.00	1	542,363	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	
13- 18	0	0	0.00	0.00	2	450,000	0.00	341.72	2	101,875	0.00	0.00	3	128,333	0.00	(55.49)	0.00	
19- 24	2	805,000	100.00	3120.00	1	25,000	(66.67)	(80.52)	3	301,833	50.00	50.00	6	191,583	200.00	(18.29)	(14.85)	
25- 30	3	250,000	50.00	122.22	2	112,500	(66.67)	(62.73)	6	305,000	(50.00)	2,495.70	9	362,315	800.00	19.77	1	302,500
31- 36	2	450,000	(50.00)	315.22	4	108,375	(33.33)	(43.43)	6	106,250	100.00	100.00	8	117,727	37.50	10.80	8	106,250
37- 42	8	206,442	(11.11)	(43.02)	9	333,333	500.00	9.29	1	305,000	(50.00)	2,495.70	11	305,000	(66.67)	(39.30)	1	302,500
43- 48	6	191,667	0.00	(42.50)	6	193,750	300.00	12.32	2	172,500	(50.00)	(37.70)	10	193,750	19.77	1	191,583	200.00
49- 60	5	115,355	(54.55)	(2.01)	11	117,727	37.50	10.80	8	156,250	100.00	100.00	12	117,727	37.50	10.80	8	156,250
61- 71	1	225,000	(87.50)	16.13	8	193,750	300.00	12.32	2	400,000	100.00	300.00	14	193,750	19.77	1	191,583	200.00
72- 82	0	0	0.00	0.00	0	0	0.00	0.00	2	600,000	0.00	0.00	16	4150.00	5,000	(96.80)	2	600,000
83- 93	2	212,500	100.00	4150.00	1	5,000	(50.00)	(96.80)	17	218,979	29.63	(24.33)	18	4150.00	5,000	(96.80)	2	218,979
94-104	0	0	0.00	0.00	1	44,250	0.00	0.00	19	218,979	29.63	(24.33)	20	44,250	0.00	0.00	0	0.00
105-115	0	0	0.00	0.00	0	0	0.00	0.00	21	218,979	29.63	(24.33)	22	218,979	29.63	(24.33)	0	0.00
138-148	1	100,000	0.00	0.00	0	0	0.00	0.00	23	218,979	29.63	(24.33)	24	218,979	29.63	(24.33)	0	0.00
TOTAL	31	249,623	(32.61)	11.69	46	223,499	31.43	2.06	35	218,979	29.63	(24.33)						

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately and the companies are listed in descending order by the number of paid claims.

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

2004

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
INTERMED INSURANCE COMPANY	155	297	51	16,044,500	12,648,171	3,396,329
MEDICAL ASSURANCE CO INC THE	170	212	24	7,487,244	2,916,698	4,570,546
CHICAGO INSURANCE COMPANY	34	184	85	23,085,071	13,730,271	9,354,800
MISSOURI HOSPITAL PLAN	167	135	53	8,375,345	4,285,255	4,090,090
MEDICAL PROTECTIVE COMPANY	162	133	25	5,499,935	4,144,447	1,355,488
CURATORS OF THE UNIVERSITY OF MISSOURI	54	70	25	5,021,750	1,777,168	3,244,582
RECIPROCAL OF AMERICA	4	65	21	2,900,144	1,451,880	1,448,264
DOCTORS COMPANY AN INTERINS EXCHANGE	70	56	6	1,887,669	1,887,646	23
TRUCK INSURANCE EXCHANGE	11	49	3	720,000	110,000	610,000
MID CENTURY INSURANCE COMPANY	21	45	6	2,620,000	646,000	1,974,000
EVEREST INDEMNITY INSURANCE COMPANY	34	38	7	1,653,000	350,000	1,303,000
NORTH AMERICAN SPECIALTY INS CO	5	33	6	545,487	290,000	255,487
HOSPITAL CORPORATION OF AMERICA	1	29	15	1,713,000	1,165,418	547,582
AMERICAN CASUALTY CO OF READING PA	13	27	7	1,222,342	706,750	515,592
MISSOURI PHYSICIANS MUTUAL	131	25	8	1,349,000	1,135,159	213,841
HEALTH CARE INDEMNITY INC	56	25	6	392,457	221,399	171,058
COLUMBIA CASUALTY COMPANY	6	24	10	2,479,790	825,170	1,654,620
PREFERRED PROFESSIONAL INSURANCE COMPANY	15	24	10	3,788,519	3,788,519	0
ST PAUL FIRE & MARINE INSURANCE CO	4	24	12	11,371,140	10,064,640	1,306,500
CONTINENTAL CASUALTY COMPANY	2	23	8	1,866,703	660,250	1,206,453
PHARMACISTS MUTUAL INSURANCE COMPANY	18	22	12	268,312	91,103	177,209
NCMIC INSURANCE COMPANY	14	21	5	273,125	136,563	136,562
TIG INSURANCE COMPANY	7	19	2	900,000	900,000	0
CINCINNATI INS CO THE	12	15	7	1,062,369	11,375	1,050,994
ST LUKES HOSPITAL - KANSAS CITY	17	12	5	1,817,000	1,001,674	815,326
OHIC INSURANCE COMPANY	0	12	6	1,240,000	0	1,240,000
FIREMANS FUND INSURANCE COMPANY	2	12	7	1,092,500	356,634	735,866
PHICO INSURANCE COMPANY	0	11	3	29,434	29,434	0
TIG SPECIALTY INSURANCE CO	0	10	7	1,826,725	1,596,725	230,000
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	9	0	0	0	0
LEXINGTON INSURANCE COMPANY	2	9	3	307,000	152,047	154,953
TRANSPORTATION INSURANCE COMPANY	0	9	5	1,295,000	261,000	1,034,000
ST JOHNS REGIONAL MEDICAL CENTER	6	9	4	1,450,000	860,000	590,000
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	11	7	4	402,500	111,476	291,024
COX MEDICAL CENTER	11	7	7	3,030,000	678,191	2,351,809
MEDICAL LIABILITY ALLIANCE	31	6	1	390,000	218,400	171,600
MISSOURI PHYSICIANS ASSOCIATES	1	5	3	358,000	127,500	230,500
PREFERRED PHYSICIANS MEDICAL RRG INC	7	5	0	0	0	0
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	42	5	0	0	0	0
OMS NATIONAL INSURANCE COMPANY RRG	5	4	1	10,000	0	10,000
INTERSTATE FIRE & CASUALTY COMPANY	0	4	4	2,541,000	2,255,000	286,000
AMERICAN INTERNATIONAL SPECIALTY LINES	3	4	1	985,596	0	985,596
CONTINENTAL INSURANCE COMPANY THE	0	4	3	2,125,000	1,664,250	460,750
KNEIBERT CLINIC L.L.C.	0	4	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	4	4	3,867,500	2,107,500	1,760,000
HEARTLAND HEALTH	23	4	3	62,115	33,278	28,837
NORTH KANSAS CITY HOSPITAL	1	4	1	15,000	1,500	13,500
ISMIE MUTUAL INSURANCE COMPANY	1	4	3	312,500	20,000	292,500
PACIFIC INSURANCE COMPANY	1	3	1	35,000	20,000	15,000
PROFESSIONAL UNDERWRITERS LIABILITY INS	3	3	2	145,000	145,000	0
NEW LIBERTY HOSPITAL DISTRICT	0	3	2	50,909	0	50,909
KANSAS MEDICAL MUTUAL INS CO	17	2	0	0	0	0
GULF INSURANCE COMPANY	0	2	2	53,500	13,200	40,300
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0	2	1	3,500	0	3,500
RELIANCE INSURANCE COMPANY	0	2	0	0	0	0
ST PAUL MERCURY INSURANCE COMPANY	0	2	1	250,000	45,000	205,000
COMMONWEALTH INSURANCE COMPANY	0	1	1	490,000	490,000	0
AMERICAN EQUITY INSURANCE CO	0	1	1	15,000	15,000	0
SPECTRUM EMERGENCY CARE INC	0	1	1	55,000	0	55,000
CLARENDON NATIONAL INS CO	0	1	1	144,500	0	144,500
COMMERCIAL CASUALTY INSURANCE COMPANY	0	1	1	150,000	150,000	0
CHURCH MUTUAL INSURANCE COMPANY	0	1	0	0	0	0
GRANITE STATE INSURANCE COMPANY	0	1	1	500,000	250,000	250,000
FORTRESS INSURANCE COMPANY	1	1	1	20,000	8,000	12,000
EVANSTON INSURANCE COMPANY	2	0	0	0	0	0
NATIONAL FIRE AND MARINE INSURANCE CO	1	0	0	0	0	0

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS
2004

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
ST LUKES HEALTH SYSTEM	9	0	0	0	0	0
ST PAUL GUARDIAN INSURANCE COMPANY	2	0	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	7	0	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	2	0	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	2	0	0	0	0	0
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2	0	0	0	0	0
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	1	0	0	0	0	0
TOTAL	1,379	1,786	505	127,596,181	76,554,691	51,041,490

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

2003

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
CHICAGO INSURANCE COMPANY	106	260	65	18,963,596	10,674,722	8,288,874
INTERMED INSURANCE COMPANY	348	192	39	10,014,574	8,163,715	1,850,859
MEDICAL PROTECTIVE COMPANY	212	191	49	10,169,508	6,512,629	3,656,879
MEDICAL ASSURANCE CO INC THE	193	183	45	8,625,976	5,743,730	2,882,246
RECIPROCAL OF AMERICA	2	112	20	1,762,069	854,109	907,960
MISSOURI HOSPITAL PLAN	182	76	46	8,318,023	3,861,128	4,456,895
PHICO INSURANCE COMPANY	0	65	28	3,322,239	3,322,239	0
CURATORS OF THE UNIVERSITY OF MISSOURI	77	61	15	1,994,948	790,371	1,204,577
DOCTORS COMPANY AN INTERINS EXCHANGE	78	49	4	623,755	344,654	279,101
COLUMBIA CASUALTY COMPANY	5	45	21	3,878,500	1,155,000	2,723,500
CONTINENTAL CASUALTY COMPANY	12	38	17	3,936,000	1,609,500	2,326,500
SSM HEALTH CARE SYSTEM	1	31	20	7,324,248	4,686,705	2,637,543
HOSPITAL CORPORATION OF AMERICA	8	31	10	665,168	651,936	13,232
ST PAUL FIRE & MARINE INSURANCE CO	12	30	9	3,113,186	2,465,877	647,309
TRUCK INSURANCE EXCHANGE	38	28	5	297,500	26,776	270,724
NORTH AMERICAN SPECIALTY INS CO	28	25	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	23	24	8	3,775,000	3,107,200	667,800
ST LUKES HOSPITAL - KANSAS CITY	15	21	9	559,750	313,460	246,290
CINCINNATI INS CO THE	10	20	16	2,834,522	429,237	2,405,285
MISSOURI PHYSICIANS ASSOCIATES	4	17	5	2,156,793	997,680	1,159,113
NCMIC INSURANCE COMPANY	25	16	4	151,700	67,100	84,600
PHARMACISTS MUTUAL INSURANCE COMPANY	19	15	10	128,576	77,726	50,850
AMERICAN CASUALTY CO OF READING PA	18	15	5	977,500	285,100	692,400
MID CENTURY INSURANCE COMPANY	55	15	1	38,851	0	38,851
OHIC INSURANCE COMPANY	8	14	7	947,500	25,917	921,583
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	12	13	3	1,110,000	287,745	822,255
ST JOHNS REGIONAL MEDICAL CENTER	13	12	6	651,000	85,000	566,000
PACIFIC INSURANCE COMPANY	0	11	5	2,250,000	1,993,600	256,400
TRANSPORTATION INSURANCE COMPANY	0	10	5	672,500	320,000	352,500
TIG INSURANCE COMPANY	21	9	4	2,362,000	1,662,000	700,000
ST PAUL MERCURY INSURANCE COMPANY	0	7	4	139,059	24,059	115,000
TIG SPECIALTY INSURANCE CO	11	6	2	115,000	0	115,000
EXECUTIVE RISK INDEMNITY INC	2	6	5	882,490	0	882,490
FIREMANS FUND INSURANCE COMPANY	2	6	5	845,000	150,000	695,000
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1	6	5	2,025,000	1,342,939	682,061
ZURICH AMERICAN INSURANCE COMPANY	0	6	6	1,196,500	0	1,196,500
COX MEDICAL CENTER	12	6	6	3,528,000	1,218,000	2,310,000
LEXINGTON INSURANCE COMPANY	6	5	4	415,312	2,812	412,500
PREFERRED PHYSICIANS MEDICAL RRG INC	10	5	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	4	1	450,000	252,000	198,000
MEDICAL LIABILITY ALLIANCE	7	3	2	156,667	69,833	86,834
NORTH KANSAS CITY HOSPITAL	8	3	2	180,000	105,000	75,000
HEALTH CARE INDEMNITY INC	32	3	1	3,750	0	3,750
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	2	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	0	2	2	375,000	0	375,000
ST PAUL GUARDIAN INSURANCE COMPANY	0	2	2	625,000	304,000	321,000
GULF INSURANCE COMPANY	1	2	1	19,500	10,000	9,500
NATIONAL FIRE INS CO OF HARTFORD	0	2	2	35,970	15,970	20,000
EVANSTON INSURANCE COMPANY	3	1	0	0	0	0
WESTERN INDEMNITY INSURANCE COMPANY	0	1	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	5	1	1	150,000	5,000	145,000
ACE AMERICAN INSURANCE COMPANY	0	1	1	40,000	5,000	35,000
CONTINENTAL INSURANCE COMPANY THE	1	1	0	0	0	0
ILLINOIS NATIONAL INSURANCE COMPANY	0	1	1	250,000	250,000	0
EVEREST INDEMNITY INSURANCE COMPANY	38	1	0	0	0	0
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0	1	1	366,000	293,000	73,000
OMS NATIONAL INSURANCE COMPANY RRG	2	0	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	4	0	0	0	0	0
COMMONWEALTH INSURANCE COMPANY	1	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INS	2	0	0	0	0	0
SELF-INSURED TRUST OF HEALTH MIDWEST	3	0	0	0	0	0
ST LUKES HEALTH SYSTEM	1	0	0	0	0	0
NEW LIBERTY HOSPITAL DISTRICT	3	0	0	0	0	0
COMMUNITY HEALTH SYSTEMS INC	1	0	0	0	0	0
TRAVELERS PROPERTY CASUALTY INS CO	2	0	0	0	0	0
KANSAS MEDICAL MUTUAL INS CO	12	0	0	0	0	0

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS
2003

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
LLOYDS SYNDICATE #2003	2	0	0	0	0	0
HEARTLAND HEALTH	6	0	0	0	0	0
MISSOURI PHYSICIANS MUTUAL	23	0	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	0	0	0	0	0
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	2	0	0	0	0	0
TOTAL	1,730	1,713	535	113,423,230	64,562,469	48,860,761

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

2002

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MEDICAL ASSURANCE CO INC THE	201	220	45	9,759,286	5,713,651	4,045,635
INTERMED INSURANCE COMPANY	378	208	60	14,431,973	11,457,257	2,974,716
MEDICAL PROTECTIVE COMPANY	243	173	57	10,769,500	8,471,100	2,298,400
CHICAGO INSURANCE COMPANY	245	130	53	11,771,055	6,673,274	5,097,781
PHICO INSURANCE COMPANY	0	93	4	695,000	695,000	0
MISSOURI HOSPITAL PLAN	98	90	33	6,651,973	2,673,937	3,978,036
TRUMAN MEDICAL CENTER	24	64	11	2,431,500	1,087,500	1,344,000
CONTINENTAL CASUALTY COMPANY	9	59	33	6,057,767	2,167,949	3,889,818
RECIPROCAL OF AMERICA	111	58	29	1,993,834	1,019,779	974,055
DOCTORS COMPANY AN INTERINS EXCHANGE	60	51	14	3,949,390	2,465,207	1,484,183
NORTH AMERICAN SPECIALTY INS CO	71	49	0	0	0	0
ST PAUL FIRE & MARINE INSURANCE CO	29	45	19	11,075,250	8,794,051	2,281,199
CURATORS OF THE UNIVERSITY OF MISSOURI	51	44	5	115,450	57,725	57,725
COLUMBIA CASUALTY COMPANY	4	43	22	5,888,833	2,140,000	3,748,833
MISSOURI PHYSICIANS ASSOCIATES	1	40	12	1,725,000	770,000	955,000
SSM HEALTH CARE SYSTEM	9	31	14	1,601,537	100,663	1,500,874
PIE MUTUAL INSURANCE CO THE	0	28	12	761,987	761,987	0
CINCINNATI INS CO THE	19	28	20	2,793,609	316,706	2,476,903
PREFERRED PROFESSIONAL INSURANCE COMPANY	20	22	3	600,000	75,000	525,000
AMERICAN CASUALTY CO OF READING PA	22	17	8	387,013	8,400	378,613
TIG SPECIALTY INSURANCE CO	13	16	3	1,170,833	280,941	889,892
TRANSPORTATION INSURANCE COMPANY	7	12	9	2,932,676	1,165,348	1,767,328
PACIFIC INSURANCE COMPANY	1	11	8	1,405,000	142,242	1,262,758
CHILDRENS MERCY HOSPITAL	0	11	2	550,000	0	550,000
MEDICAL LIABILITY ALLIANCE	3	11	4	600,000	285,600	314,400
ST PAUL MERCURY INSURANCE COMPANY	5	11	7	2,190,000	414,133	1,775,867
ST LUKES HOSPITAL - KANSAS CITY	24	10	7	1,094,000	612,640	481,360
TIG INSURANCE COMPANY	25	10	2	940,000	375,000	565,000
PHARMACISTS MUTUAL INSURANCE COMPANY	17	8	7	36,350	4,724	31,626
RECIPROCAL ALLIANCE RISK RET GROUP THE	1	7	5	1,855,000	617,650	1,237,350
NCMIC INSURANCE COMPANY	14	7	4	66,500	33,250	33,250
ZURICH AMERICAN INSURANCE COMPANY	5	7	7	1,000,000	45,000	955,000
EXECUTIVE RISK INDEMNITY INC	7	6	4	430,000	55,000	375,000
PREFERRED PHYSICIANS MEDICAL RRG INC	6	6	4	801,752	259,261	542,491
CONTINENTAL INSURANCE COMPANY THE	1	6	4	965,000	479,000	486,000
CLARENDON AMERICA INSURANCE COMPANY	2	5	2	245,000	0	245,000
OHIC INSURANCE COMPANY	10	5	5	1,310,000	207,000	1,103,000
CHURCH MUTUAL INSURANCE COMPANY	2	4	2	525,000	0	525,000
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0	4	4	720,000	36,000	684,000
FIREMANS FUND INSURANCE COMPANY	7	4	2	118,500	52,000	66,500
GULF INSURANCE COMPANY	1	4	1	926,500	0	926,500
KNEIBERT CLINIC L.L.C.	8	4	1	95,000	53,200	41,800
HEALTH CARE INDEMNITY INC	1	4	1	60,000	5,047	54,953
LEXINGTON INSURANCE COMPANY	7	3	2	43,145	645	42,500
WESTERN INDEMNITY INSURANCE COMPANY	0	3	2	90,000	0	90,000
ST LOUIS UNIVERSITY MEDICAL CENTER	0	3	2	660,000	0	660,000
GRANITE STATE INSURANCE COMPANY	1	3	2	1,019,538	569,545	449,993
COMMONWEALTH INSURANCE COMPANY	12	2	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	1	2	0	0	0	0
AMERICAN INTERNATIONAL INS CO	0	2	2	110,000	0	110,000
ILLINOIS NATIONAL INSURANCE COMPANY	0	2	2	495,000	25,000	470,000
AMERICAN CONTINENTAL INSURANCE CO	0	2	2	310,000	205,000	105,000
TRUCK INSURANCE EXCHANGE	43	2	0	0	0	0
NORTH KANSAS CITY HOSPITAL	7	2	2	116,363	25,000	91,363
COX MEDICAL CENTER	6	2	2	60,000	20,000	40,000
DOCTORS INSURANCE RECIPROCAL RRG	0	1	1	150,000	84,000	66,000
DEACONESS HOSPITAL	0	1	1	600,000	336,000	264,000
ST PAUL PROPERTY & CASUALTY INS CO	0	1	0	0	0	0
FRONTIER INSURANCE COMPANY	0	1	0	0	0	0
ST PAUL GUARDIAN INSURANCE COMPANY	2	1	1	4,851	4,481	370
STANDARD FIRE INSURANCE COMPANY	0	1	1	1,100,000	412,500	687,500
AMERICAN HOME ASSURANCE COMPANY	0	1	1	388,858	250,000	138,858
GREAT AMERICAN INSURANCE COMPANY	0	1	1	35,000	7,500	27,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	3	1	1	155,576	15,576	140,000
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0	1	1	550,000	275,000	275,000
OMS NATIONAL INSURANCE COMPANY RRG	2	0	0	0	0	0

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS
2002

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	10	0	0	0	0	0
EVANSTON INSURANCE COMPANY	1	0	0	0	0	0
INTERSTATE FIRE & CASUALTY COMPANY	3	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INS	3	0	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	1	0	0	0	0	0
DEPAUL HEALTH CENTER	2	0	0	0	0	0
SELF-INSURED TRUST OF HEALTH MIDWEST	4	0	0	0	0	0
COMMUNITY HEALTH SYSTEMS INC	1	0	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	1	0	0	0	0	0
MID CENTURY INSURANCE COMPANY	31	0	0	0	0	0
NATIONAL FIRE INS CO OF HARTFORD	1	0	0	0	0	0
EVEREST INDEMNITY INSURANCE COMPANY	9	0	0	0	0	0
HEARTLAND HEALTH	1	0	0	0	0	0
ST JOHNS REGIONAL MEDICAL CENTER	5	0	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	0	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	1	0	0	0	0	0
HOSPITAL CORPORATION OF AMERICA	37	0	0	0	0	0
TOTAL	1,952	1,704	575	119,385,399	62,802,469	56,582,930

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2002 through 2004).

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
ALL COMPANIES FOR YEAR: 2004						
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	203	327	59	19,958,232	12,228,589	7,729,643
80612 HOSPITAL NOT PROFIT BED	213	242	96	18,755,665	10,129,360	8,626,305
80268 PHYSICIANS NO SURGERY NOC M.D.	43	89	15	4,049,000	3,429,250	619,750
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	44	66	17	8,337,000	6,826,250	1,510,750
93215 HOSPITAL GOVERNMENT BED	57	62	22	2,860,439	1,432,165	1,428,274
80257 INTERNAL MED NO SURGERY M.D.	73	59	12	3,888,019	3,342,778	545,241
80143 SURGERY GENERAL NOC M.D.	55	57	27	7,594,362	3,603,233	3,991,129
80154 SURGERY ORTHOPEDIC M.D.	31	55	14	3,669,417	1,370,614	2,298,803
80211 DENTIST NOC	83	39	7	116,565	53,765	62,800
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	20	39	5	1,060,000	786,401	273,599
80420 FAMILY PHYSICIAN NO SURGERY M.D.	40	37	9	1,506,057	1,221,707	284,350
80152 SURGERY NEUROLOGY M.D.	11	33	7	2,656,000	1,925,000	731,000
80151 ANESTHESIOLOGY M.D.	25	31	6	2,542,373	2,542,373	0
84268 PHYSICIANS NO SURGERY NOC D.O.	14	30	5	1,662,333	403,070	1,259,263
80964 NURSES - RNS	13	26	6	570,341	223,500	346,841
80998 NURSE NOC	6	24	10	1,296,659	491,750	804,909
59112 PHARMACISTS	21	23	13	269,812	92,603	177,209
80102 EMERGENCY MED NO SURGERY M.D.	19	22	6	2,297,588	1,580,070	717,518
80924 NURSE HOME NOT PROFIT BED	4	22	15	2,616,250	288,047	2,328,203
80114 SURGERY OPHTHALMOLOGY M.D.	3	20	8	2,092,500	797,850	1,294,650
80156 SURGERY PLASTIC M.D.	10	19	4	622,000	242,000	380,000
80410 CHIROPRACTORS	13	19	4	98,125	49,063	49,062
80611 HOSPITAL FOR PROFIT BED	39	19	4	195,900	51,317	144,583
80210 DENTIST ORAL SURGERY	11	18	3	225,000	8,000	217,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	18	8	2,660,000	1,435,718	1,224,282
80146 SURGERY VASCULAR M.D.	6	17	5	950,000	500,000	450,000
80923 NURSE HOME FOR PROFIT BED	2	17	12	2,425,244	337,134	2,088,110
80267 PEDIATRICS NO SURGERY M.D.	3	16	4	843,000	338,400	504,600
84420 FAMILY PHYSICIAN NO SURGERY D.O.	18	16	5	1,662,500	1,292,500	370,000
80145 SURGERY UROLOGICAL M.D.	11	14	2	321,904	170,125	151,779
80261 NEUROLOGY NO SURGERY M.D.	11	14	2	400,000	0	400,000
80117 SURGERY GENERAL PRACTICE M.D.	4	12	5	879,250	639,250	240,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	12	12	3	533,328	302,328	231,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	7	11	5	731,000	503,000	228,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	11	1	175,000	0	175,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	3	11	6	825,000	540,000	285,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	24	10	4	1,149,850	874,839	275,011
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	12	10	2	325,000	87,500	237,500
80993 CHIROPODIST	13	9	6	456,000	124,676	331,324
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	3	8	3	1,310,000	200,000	1,110,000
80266 PATHOLOGY NO SURGERY M.D.	8	8	1	550,000	400,000	150,000
80144 SURGERY THORACIC M.D.	6	7	3	785,000	285,000	500,000
80172 PHYS OR SURG MAJOR SURGERY M.D.	4	7	3	845,000	110,000	735,000
80245 HEMATOLOGY NO SURGERY M.D.	6	7	2	170,000	120,000	50,000
80249 PSYCHIATRY M.D.	5	7	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	5	6	1	500,000	185,000	315,000
80260 NEPHROLOGY NO SURGERY M.D.	3	6	1	250,000	125,000	125,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	6	1	85,000	85,000	0
80157 EMERGENCY MED MAJOR SURG M.D.	5	5	3	1,065,000	350,000	715,000
80235 PHYSIATRY M.D.	4	5	1	700,000	400,000	300,000
80284 INTERNAL MED MINOR SURG M.D.	14	5	0	0	0	0
80960 NURSE ANESTHETISTS	4	5	2	115,225	48,725	66,500
84102 EMERGENCY MED NO SURGERY D.O.	3	5	1	295,000	0	295,000
80167 SURGERY GYNECOLOGY M.D.	2	4	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	0	4	1	500,000	150,000	350,000
80236 PUBLIC HEALTH M.D.	0	4	3	8,575,000	8,550,000	25,000
80256 DERMATOLOGY NO SURGERY M.D.	1	4	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	3	4	1	290,000	145,000	145,000
84154 SURGERY ORTHOPEDIC D.O.	5	4	3	823,000	506,000	317,000
80141 SURGERY CARDIAC M.D.	2	3	1	255,750	0	255,750
80285 LARYNGOLOGY MINOR SURG M.D.	2	3	3	507,500	406,000	101,500
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	0	3	1	125,000	0	125,000
84143 SURGERY GENERAL NOC D.O.	3	3	1	12,227	12,227	0
84151 ANESTHESIOLOGY D.O.	4	3	0	0	0	0
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	3	0	0	0	0
80108 SURGERY NEPHROLOGY M.D.	0	2	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	2	2	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	2	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2004 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80169 SURGERY HAND M.D.	1	2	1	75,000	75,000	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	2	0	0	0	0
80213 DENTIST EMPLOYED NOC	3	2	1	875	875	0
80233 OCCUPATIONAL MED M.D.	1	2	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	4	2	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	2	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	10	2	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	1	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	2	2	550,000	415,000	135,000
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	2	2	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	2	2	1,096,140	706,140	390,000
80951 NURSE HOME FOR PROFIT VISITS	0	2	2	525,000	25,000	500,000
80963 NURSES - LPNS	2	2	1	6,251	2,500	3,751
80994 OPTOMETRISTS	2	2	1	870,000	870,000	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	2	2	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	2	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	7	2	1	200,000	200,000	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	1	2	2	225,000	95,000	130,000
80115 SURGERY COLON AND RECTAL M.D.	3	1	1	925,000	503,000	422,000
80132 MILITARY MINOR SURGERY M.D.	0	1	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	2	1	1	450,000	225,000	225,000
80158 SURGERY OTOLGY M.D.	0	1	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	1	125,000	0	125,000
80170 SURGERY HEAD AND NECK M.D.	2	1	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	1	1	20,000	8,000	12,000
80231 GEN PREVENTIVE MED NO SURG M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	1	1	300,000	70,000	230,000
80250 PSYCHOANALYSIS M.D.	0	1	0	0	0	0
80254 ALLERGY M.D.	1	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	0	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	1	67,500	67,500	0
80292 PATHOLOGY MINOR SURG M.D.	1	1	1	800,000	799,999	1
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	4	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	0	1	1	50,000	28,000	22,000
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
80941 EMERGENCY EMTS	1	1	0	0	0	0
84136 ADD CHARGE RADIATION THERAPY D.O.*	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	3	1	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	1	1	1	40,000	40,000	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	0	1	1	15,000	0	15,000
84261 NEUROLOGY NO SURGERY D.O.	2	1	1	200,000	61,500	138,500
84267 PEDIATRICS NO SURGERY D.O.	1	1	1	20,000	20,000	0
84277 GYNECOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	1	1	0	0	0	0
84288 NEUROLOGY MINOR SURG D.O.	1	1	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	1	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	1	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	1	0	0	0	0	0
80944 EMPLOYED OPTOMETRISTS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	0	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	1	0	0	0	0	0
Total	1,379	1,786	505	127,596,181	76,554,691	51,041,490

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
	ALL COMPANIES FOR YEAR: 2003					
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	344	302	78	15,225,239	10,016,508	5,208,731
80612 HOSPITAL NOT PROFIT BED	253	272	117	24,816,671	13,208,775	11,607,896
80143 SURGERY GENERAL NOC M.D.	64	90	29	7,992,573	4,498,938	3,493,635
80257 INTERNAL MED NO SURGERY M.D.	65	70	15	1,519,955	1,012,500	507,455
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	60	67	21	7,098,253	4,771,502	2,326,751
80211 DENTIST NOC	56	62	11	877,355	612,755	264,600
80420 FAMILY PHYSICIAN NO SURGERY M.D.	43	58	16	4,240,000	3,443,500	796,500
80268 PHYSICIANS NO SURGERY NOC M.D.	84	55	12	1,873,167	601,609	1,271,558
93215 HOSPITAL GOVERNMENT BED	40	49	13	859,087	413,985	445,102
80154 SURGERY ORTHOPEDIC M.D.	53	46	9	1,242,448	808,974	433,474
80924 NURSE HOME NOT PROFIT BED	14	38	31	5,497,637	955,698	4,541,939
80152 SURGERY NEUROLOGY M.D.	38	37	13	3,928,580	2,676,173	1,252,407
80151 ANESTHESIOLOGY M.D.	34	35	7	3,623,391	1,671,778	1,951,613
80102 EMERGENCY MED NO SURGERY M.D.	18	20	5	873,000	576,600	296,400
80998 NURSE NOC	21	20	3	700,000	420,000	280,000
80145 SURGERY UROLOGICAL M.D.	23	19	3	263,500	82,184	181,316
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	19	18	3	368,333	148,376	219,957
80421 FAMILY PHYSICIAN MINOR SURG M.D.	12	17	2	525,000	280,000	245,000
80410 CHIROPRACTORS	20	16	4	151,700	67,100	84,600
80993 CHIROPODIST	13	16	4	1,129,500	297,745	831,755
59112 PHARMACISTS	21	15	10	128,576	77,726	50,850
80156 SURGERY PLASTIC M.D.	22	15	4	600,000	175,000	425,000
80266 PATHOLOGY NO SURGERY M.D.	7	14	1	500,000	400,000	100,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	4	14	4	1,917,500	1,291,336	626,164
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	13	2	188,700	25,000	163,700
80964 NURSES - RNS	22	13	3	325,000	70,000	255,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	10	12	1	200,000	0	200,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	27	12	4	655,000	615,000	40,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	22	12	3	265,000	107,500	157,500
80923 NURSE HOME FOR PROFIT BED	5	12	11	1,800,000	402,456	1,397,544
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	11	6	1,891,691	1,404,191	487,500
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	6	11	3	1,050,000	775,803	274,197
80117 SURGERY GENERAL PRACTICE M.D.	9	10	4	1,595,138	837,638	757,500
80144 SURGERY THORACIC M.D.	5	10	4	337,500	205,000	132,500
80261 NEUROLOGY NO SURGERY M.D.	15	10	2	1,025,492	800,000	225,492
80114 SURGERY OPHTHALMOLOGY M.D.	10	9	1	200,000	100,000	100,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	9	3	1,570,000	784,000	786,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	9	3	716,667	421,333	295,334
80210 DENTIST ORAL SURGERY	12	8	4	485,970	101,970	384,000
80285 LARYNGOLOGY MINOR SURG M.D.	0	8	8	1,745,008	1,396,006	349,002
80267 PEDIATRICS NO SURGERY M.D.	6	7	4	1,085,000	563,016	521,984
80284 INTERNAL MED MINOR SURG M.D.	11	7	2	550,000	550,000	0
80617 HOSPITAL NOT PROFIT VISITS	0	7	5	719,717	226,417	493,300
84257 INTERNAL MED NO SURGERY D.O.	4	7	1	165,000	165,000	0
80246 INFECT DISEASE NO SURGERY M.D.	6	6	2	1,125,000	1,052,500	72,500
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	5	6	1	15,000	15,000	0
84268 PHYSICIANS NO SURGERY NOC D.O.	24	6	2	520,000	360,000	160,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	13	6	2	1,075,000	975,000	100,000
80141 SURGERY CARDIAC M.D.	5	5	2	180,000	0	180,000
80157 EMERGENCY MED MAJOR SURG M.D.	2	5	2	375,000	220,000	155,000
80287 NEPHROLOGY MINOR SURG M.D.	3	5	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	5	5	2	215,000	80,000	135,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	1	5	3	453,882	38,537	415,345
80249 PSYCHIATRY M.D.	5	4	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	6	4	0	0	0	0
84102 EMERGENCY MED NO SURGERY D.O.	7	4	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	3	4	1	40,000	12,000	28,000
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	4	1	240,000	192,000	48,000
80146 SURGERY VASCULAR M.D.	13	3	1	225,000	100,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	2	3	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	7	3	1	500,000	250,000	250,000
80235 PHYSIATRY M.D.	9	3	1	650,000	215,000	435,000
80245 HEMATOLOGY NO SURGERY M.D.	6	3	2	425,000	390,000	35,000
80256 DERMATOLOGY NO SURGERY M.D.	2	3	1	50,000	8,600	41,400
80941 EMERGENCY EMTS	4	3	1	40,000	9,200	30,800
80960 NURSE ANESTHETISTS	7	3	2	500,000	420,000	80,000
84143 SURGERY GENERAL NOC D.O.	1	3	2	32,500	1,200	31,300
80115 SURGERY COLON AND RECTAL M.D.	3	2	1	215,000	120,000	95,000

**DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2003 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80158 SURGERY OTOLOGY M.D.	0	2	0	0	0	0
80169 SURGERY HAND M.D.	1	2	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	0	2	1	250,000	0	250,000
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	1	2	2	525,000	140,000	385,000
80278 HEMATOLOGY MINOR SURG M.D.	0	2	1	750,000	600,000	150,000
80292 PATHOLOGY MINOR SURG M.D.	0	2	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	1	2	1	267,000	0	267,000
80610 HOSPITAL FOR PROFIT VISITS	0	2	1	100,000	50,000	50,000
80715 MEDICAL OR X-RAY LABORATORY	0	2	1	1,000,000	820,000	180,000
84151 ANESTHESIOLOGY D.O.	0	2	0	0	0	0
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	0	0	0	0
84249 PSYCHIATRY D.O.	3	2	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	2	2	450,000	269,240	180,760
84282 DERMATOLOGY MINOR SURGERY D.O.	0	2	2	180,000	15,000	165,000
84284 INTERNAL MED MINOR SURG D.O.	2	2	1	25,000	0	25,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80321 TEACHING PHYSICIAN NO SURGERY	0	1	1	300,000	50,000	250,000
80322 TEACHING PHYSICIAN MINOR SURGERY	0	1	1	100,000	100,000	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	3	1	0	0	0	0
80926 SANITARIUM NOT PROFIT BED	0	1	0	0	0	0
80938 PHYSIOTHERAPISTS	0	1	1	2,500	100	2,400
80963 NURSES - LPNS	2	1	0	0	0	0
80995 PHYSIOTHERAPISTS	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	1	1	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	7	1	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	0	1	0	0	0	0
84269 PULMONARY DISEASE NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	1	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	1	0	0	0	0
99999 HMO RELATED	0	1	1	75,000	0	75,000
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	2	0	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	5	0	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	3	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0	0
80233 OCCUPATIONAL MED M.D.	3	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80611 HOSPITAL FOR PROFIT BED	15	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPRACTIC	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
80994 OPTOMETRISTS	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84278 HEMATOLOGY MINOR SURG D.O.	2	0	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	0	0	0	0	0

Total 1,730 1,713 535 113,423,230 64,562,469 48,860,761

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
ALL COMPANIES FOR YEAR: 2002						
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	406	268	75	15,421,805	9,994,016	5,427,789
80612 HOSPITAL NOT PROFIT BED	272	204	91	13,611,399	5,042,817	8,568,582
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	58	78	32	8,498,921	5,573,631	2,925,290
80268 PHYSICIANS NO SURGERY NOC M.D.	115	73	8	3,412,500	1,908,944	1,503,556
93215 HOSPITAL GOVERNMENT BED	65	68	22	3,991,133	1,669,534	2,321,599
80143 SURGERY GENERAL NOC M.D.	78	67	28	7,667,420	2,944,446	4,722,974
80257 INTERNAL MED NO SURGERY M.D.	95	61	23	4,824,000	3,429,286	1,394,714
80420 FAMILY PHYSICIAN NO SURGERY M.D.	36	61	12	2,388,750	1,570,547	818,203
80211 DENTIST NOC	69	60	20	1,108,900	444,621	664,279
80924 NURSE HOME NOT PROFIT BED	30	52	46	8,166,221	1,026,054	7,140,167
80154 SURGERY ORTHOPEDIC M.D.	40	43	16	2,783,071	1,389,754	1,393,317
80152 SURGERY NEUROLOGY M.D.	34	31	12	2,475,500	1,535,494	940,006
80156 SURGERY PLASTIC M.D.	11	30	7	642,000	293,500	348,500
80151 ANESTHESIOLOGY M.D.	35	29	9	1,876,752	1,030,511	846,241
80998 NURSE NOC	28	29	7	963,731	291,711	672,020
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	34	25	11	1,884,100	1,634,100	250,000
80102 EMERGENCY MED NO SURGERY M.D.	18	21	7	1,200,000	440,000	760,000
80261 NEUROLOGY NO SURGERY M.D.	22	19	3	1,175,000	1,060,000	115,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	14	19	10	1,118,750	373,200	745,550
80114 SURGERY OPHTHALMOLOGY M.D.	10	16	7	1,670,000	341,084	1,328,916
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	14	16	1	7,500	3,750	3,750
80294 PHYSICIAN MINOR SURGERY NOC M.D.	3	16	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	9	15	2	1,082,676	153,014	929,662
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	14	14	0	0	0	0
80249 PSYCHIATRY M.D.	11	13	4	532,000	446,378	85,622
80267 PEDIATRICS NO SURGERY M.D.	15	13	4	447,500	323,500	124,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	12	13	5	495,000	331,550	163,450
80964 NURSES - RNS	20	13	2	100,400	0	100,400
80144 SURGERY THORACIC M.D.	7	12	4	1,163,000	195,000	968,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	8	12	2	550,000	400,000	150,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	21	12	2	235,000	16,800	218,200
80210 DENTIST ORAL SURGERY	10	12	1	15,000	10,000	5,000
80617 HOSPITAL NOT PROFIT VISITS	6	12	0	0	0	0
80145 SURGERY UROLOGICAL M.D.	17	11	5	665,833	125,000	540,833
80923 NURSE HOME FOR PROFIT BED	13	11	7	1,980,959	447,959	1,533,000
80117 SURGERY GENERAL PRACTICE M.D.	9	10	3	1,215,000	684,320	530,680
84257 INTERNAL MED NO SURGERY D.O.	5	10	1	699	699	0
59112 PHARMACISTS	17	8	7	36,350	4,724	31,626
80146 SURGERY VASCULAR M.D.	7	8	4	1,166,863	236,863	930,000
80235 PHYSIATRY M.D.	2	8	2	15,000	0	15,000
80266 PATHOLOGY NO SURGERY M.D.	14	8	2	1,025,000	401,000	624,000
80167 SURGERY GYNECOLOGY M.D.	6	7	4	1,371,303	637,065	734,238
80269 PULMONARY DISEASE NO SURGERY M.D.	5	7	3	760,000	415,000	345,000
80284 INTERNAL MED MINOR SURG M.D.	7	7	2	1,197,000	500,000	697,000
80410 CHIROPRACTORS	14	7	4	66,500	33,250	33,250
80141 SURGERY CARDIAC M.D.	9	6	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	11	6	1	200,000	160,000	40,000
80260 NEPHROLOGY NO SURGERY M.D.	5	6	2	400,000	300,000	100,000
84143 SURGERY GENERAL NOC D.O.	1	6	2	239,000	138,300	100,700
84284 INTERNAL MED MINOR SURG D.O.	0	6	2	975,000	457,242	517,758
80246 INFECT DISEASE NO SURGERY M.D.	6	5	0	0	0	0
84268 PHYSICIANS NO SURGERY NOC D.O.	20	5	2	130,000	66,000	64,000
80252 RHEUMATOLOGY NO SURGERY M.D.	0	4	3	425,000	355,000	70,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	7	4	2	1,875,000	1,500,000	375,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	12	4	0	0	0	0
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	12	4	0	0	0	0
80611 HOSPITAL FOR PROFIT BED	4	4	1	45,000	18,900	26,100
80993 CHIROPODIST	11	4	1	926,500	0	926,500
84102 EMERGENCY MED NO SURGERY D.O.	8	4	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	5	4	3	169,000	148,606	20,394
84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	4	2	155,000	85,255	69,745
80115 SURGERY COLON AND RECTAL M.D.	3	3	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	3	0	0	0	0
80169 SURGERY HAND M.D.	1	3	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	6	3	1	275,000	270,000	5,000
80277 GYNECOLOGY MINOR SURG M.D.	1	3	1	125,000	75,000	50,000
80278 HEMATOLOGY MINOR SURG M.D.	0	3	2	226,250	39,282	186,968
80289 OPHTHALMOLOGY MINOR SURG M.D.	3	3	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
ALL COMPANIES FOR YEAR: 2002						
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	2	3	1	7,500	3,750	3,750
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	3	2	195,000	156,000	39,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	3	1	36,500	5,300	31,200
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	3	2	500,000	405,000	95,000
80715 MEDICAL OR X-RAY LABORATORY	1	3	1	125,000	21,051	103,949
80963 NURSES - LPNS	4	3	2	243,613	3,400	240,213
84151 ANESTHESIOLOGY D.O.	2	3	1	1,000	1,000	0
80104 SURGERY GASTROENTEROLOGY M.D.	2	2	2	325,000	0	325,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	2	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	2	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	4	2	1	7,500	750	6,750
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	2	2	1,175,000	1,062,523	112,477
80279 INFECT DISEASE MINOR SURG M.D.	0	2	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	9	2	2	750,000	600,000	150,000
80287 NEPHROLOGY MINOR SURG M.D.	3	2	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	2	1	182,500	10,000	172,500
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	2	2	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	2	0	0	0	0
80960 NURSE ANESTHETISTS	2	2	0	0	0	0
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	1	2	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	2	80,000	0	80,000
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	1	1	1,000,000	569,545	430,455
80157 EMERGENCY MED MAJOR SURG M.D.	6	1	1	350,000	333,143	16,857
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	2	1	1	380,000	212,800	167,200
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	1	1	0	0	0	0
80236 PUBLIC HEALTH M.D.	3	1	1	8,000,000	8,000,000	0
80240 FORENSIC MEDICINE M.D.	0	1	1	300,000	150,000	150,000
80254 ALLERGY M.D.	1	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	1	210,000	105,000	105,000
80272 ENDOCRINOLOGY MINOR SURG M.D.	0	1	1	15,000	15,000	0
80282 DERMATOLOGY MINOR SURGERY M.D.	0	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	0	1	0	0	0	0
80711 MEDICAL LABORATORY TECHNICIANS	1	1	0	0	0	0
80994 OPTOMETRISTS	1	1	1	67,500	67,500	0
80995 PHYSIOTHERAPISTS	0	1	1	3,000	3,000	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84233 OCCUPATIONAL MED D.O.	0	1	1	100,000	100,000	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	1	1	22,000	5,000	17,000
84249 PSYCHIATRY D.O.	0	1	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	1	1	125,000	0	125,000
84282 DERMATOLOGY MINOR SURGERY D.O.	0	1	0	0	0	0
99999 HMO RELATED	1	1	1	10,000	0	10,000
80108 SURGERY NEPHROLOGY M.D.	2	0	0	0	0	0
80158 SURGERY OTOLOGY M.D.	3	0	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	2	0	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	1	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	0	0	0	0	0
80926 SANITARIUM NOT PROFIT BED	1	0	0	0	0	0
80938 PHYSIOTHERAPISTS	2	0	0	0	0	0
80941 EMERGENCY EMTS	3	0	0	0	0	0
84136 ADD CHARGE RADIATION THERAPY D.O.*	1	0	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	0	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	0	0	0	0	0
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	0	0	0	0	0
Total	1,952	1,704	575	119,385,399	62,802,469	56,582,930

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2004**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	96	19.0%	9	21	4	20,832	48,553	69,385	9,234
Lawsuits Settled Before Trial	391	77.4%	20	51	7	183,399	106,128	289,526	46,566
Total Settled	487	96.4%	18	45	6	151,353	94,778	246,131	39,207
Court Dispositions									
Judgment for Plaintiff	14	2.8%	16	55	6	150,103	174,995	325,098	90,546
Judgment for Plaintiff After Appeal	4	0.8%	22	87	9	186,146	608,625	794,771	298,350
Total Court Dispositions	18	3.6%	17	62	7	158,112	271,357	429,470	136,725
Total Paid Claim Dispositions	505	100.0%	18	46	6	151,593	101,072	252,666	42,683
In Favor of Defendant									
Claims Closed Before Litigation	280	21.9%	10	28	4				1,791
Lawsuits Closed or Abandoned Before Trial	937	73.1%	25	49	6				12,744
Court Dispositions									
Direct Verdict for Defendant	8	0.6%	25	53	6				36,274
Judgment NWS Verdict for Plaintiff	3	0.2%	18	57	7				103,011
Judgment for Defendant	50	3.9%	18	55	6				81,053
Judgment for Defendant After Appeal	3	0.2%	26	111	4				97,268
Total Court Dispositions	64	5.0%	19	57	6				77,245
Total Unpaid Claim Dispositions	1,281	100.0%	21	44	5				13,573

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2004**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	14	6.4%	15	35	4	4,124	113,114	117,238	14,038
Lawsuits Settled Before Trial	192	87.7%	22	53	7	194,565	97,740	292,305	51,161
Total Settled	206	94.1%	22	52	7	181,622	98,785	280,408	48,638
Court Dispositions									
Judgment for Plaintiff	10	4.6%	16	60	6	149,392	203,627	353,018	112,341
Judgment for Plaintiff After Appeal	3	1.4%	22	89	9	126,264	446,833	573,097	333,975
Total Court Dispositions	13	5.9%	18	66	7	144,054	259,751	403,806	163,487
Total Paid Claim Dispositions	219	100.0%	21	53	7	179,392	108,340	287,733	55,455
In Favor of Defendant									
Claims Closed Before Litigation	96	14.6%	12	29	5				2,380
Lawsuits Closed or Abandoned Before Trial	517	78.7%	26	50	6				14,983
Court Dispositions									
Direct Verdict for Defendant	5	0.8%	22	55	7				57,444
Judgment NWS Verdit for Plaintiff	2	0.3%	15	43	9				57,849
Judgment for Defendant	34	5.2%	20	58	6				89,965
Judgment for Defendant After Appeal	3	0.5%	26	111	4				97,268
Total Court Dispositions	44	6.7%	20	61	6				85,308
Total Unpaid Claim Dispositions	657	100.0%	23	47	5				17,851

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2004**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	48	39.0%	8	18	4	36,114	42,359	78,473	10,488
Lawsuits Settled Before Trial	75	61.0%	18	50	6	132,099	109,172	241,271	52,110
Total Settled	123	100.0%	14	38	6	94,641	83,099	177,740	35,867
Total Paid Claim Dispositions	123	100.0%	14	38	6	94,641	83,099	177,740	35,867
In Favor of Defendant									
Claims Closed Before Litigation	100	49.5%	7	27	4				1,532
Lawsuits Closed or Abandoned Before Trial	101	50.0%	23	46	6				13,619
Court Dispositions									
Judgment NWS Verdict for Plaintiff	1	0.5%	25	87	3				193,334
Total Court Dispositions	1	0.5%	25	87	3				193,334
Total Unpaid Claim Dispositions	202	100.0%	15	37	5				8,525

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2003**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	136	25.4%	13	32	5	48,973	33,345	82,318	6,645
Lawsuits Settled Before Trial	386	72.1%	21	52	7	140,771	110,356	251,127	34,327
Total Settled	522	97.6%	19	47	6	116,854	90,292	207,146	27,115
Court Dispositions									
Judgment for Plaintiff	10	1.9%	17	52	6	296,450	123,968	420,418	120,830
Judgment for Plaintiff After Appeal	3	0.6%	23	92	6	200,000	162,950	362,950	199,429
Total Court Dispositions	13	2.4%	18	61	6	274,192	132,964	407,156	138,968
Total Paid Claim Dispositions	535	100.0%	19	47	6	120,678	91,329	212,006	29,833
In Favor of Defendant									
Claims Closed Before Litigation	287	24.4%	13	31	5				2,728
Lawsuits Closed or Abandoned Before Trial	832	70.6%	25	47	6				10,227
Court Dispositions									
Direct Verdict for Defendant	13	1.1%	26	67	7				84,289
Judgment NWS Verdict for Plaintiff	1	0.1%	0	15	1				23,763
Judgment for Defendant	38	3.2%	30	63	6				54,861
Judgment for Defendant After Appeal	7	0.6%	18	97	6				145,714
Total Court Dispositions	59	5.0%	27	67	6				71,597
Total Unpaid Claim Dispositions	1,178	100.0%	22	44	5				11,474

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2003**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	24	12.5%	13	32	5	80,124	38,533	118,658	4,297
Lawsuits Settled Before Trial	160	83.3%	23	56	6	157,068	101,745	258,813	35,598
Total Settled	184	95.8%	22	53	6	147,032	93,500	240,532	31,515
Court Dispositions									
Judgment for Plaintiff	5	2.6%	17	52	7	486,500	180,700	667,200	88,943
Judgment for Plaintiff After Appeal	3	1.6%	23	92	6	200,000	162,950	362,950	199,429
Total Court Dispositions	8	4.2%	19	67	7	379,063	174,044	553,106	130,375
Total Paid Claim Dispositions	192	100.0%	21	53	6	156,700	96,856	253,556	35,634
In Favor of Defendant									
Claims Closed Before Litigation	110	19.8%	16	36	5				2,100
Lawsuits Closed or Abandoned Before Trial	413	74.3%	25	48	6				13,217
Court Dispositions									
Direct Verdict for Defendant	7	1.3%	29	69	8				66,480
Judgment for Defendant	20	3.6%	32	64	6				65,544
Judgment for Defendant After Appeal	6	1.1%	17	101	6				155,682
Total Court Dispositions	33	5.9%	29	72	7				82,132
Total Unpaid Claim Dispositions	556	100.0%	23	47	6				15,108

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2003**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	59	44.4%	10	27	4	30,673	40,026	70,699	7,488
Lawsuits Settled Before Trial	72	54.1%	18	50	7	160,229	139,189	299,417	36,915
Total Settled	131	98.5%	14	39	6	101,879	94,528	196,407	23,661
Court Dispositions									
Judgment for Plaintiff	2	1.5%	14	57	6	60,000	45,090	105,090	60,245
Total Court Dispositions	2	1.5%	14	57	6	60,000	45,090	105,090	60,245
Total Paid Claim Dispositions	133	100.0%	14	40	6	101,249	93,784	195,034	24,212
In Favor of Defendant									
Claims Closed Before Litigation	68	35.2%	9	29	5				4,849
Lawsuits Closed or Abandoned Before Trial	118	61.1%	27	52	6				10,078
Court Dispositions									
Direct Verdict for Defendant	3	1.6%	19	61	6				152,759
Judgment NWS Verdict for Plaintiff	1	0.5%	0	15	1				23,763
Judgment for Defendant	2	1.0%	6	52	7				98,448
Judgment for Defendant After Appeal	1	0.5%	20	69	4				85,907
Total Court Dispositions	7	3.6%	13	53	5				109,263
Total Unpaid Claim Dispositions	193	100.0%	20	44	5				11,833

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2002**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	126	21.9%	10	27	4	33,307	36,417	69,725	6,028
Lawsuits Settled Before Trial	434	75.5%	19	49	7	129,058	108,963	238,021	36,163
Total Settled	560	97.4%	17	44	6	107,514	92,640	200,154	29,382
Court Dispositions									
Judgment for Plaintiff	11	1.9%	20	54	5	147,908	321,548	469,455	84,525
Judgment for Plaintiff After Appeal	4	0.7%	17	64	6	241,897	291,884	533,782	117,885
Total Court Dispositions	15	2.6%	19	57	5	172,972	313,637	486,609	93,421
Total Paid Claim Dispositions	575	100.0%	17	45	6	109,222	98,405	207,627	31,053
In Favor of Defendant									
Claims Closed Before Litigation	302	26.7%	13	36	5				2,157
Lawsuits Closed or Abandoned Before Trial	790	70.0%	25	47	5				9,252
Court Dispositions									
Direct Verdict for Defendant	7	0.6%	22	53	6				34,167
Judgment for Defendant	23	2.0%	16	53	6				70,225
Judgment for Defendant After Appeal	7	0.6%	27	71	5				52,212
Total Court Dispositions	37	3.3%	19	56	6				59,995
Total Unpaid Claim Dispositions	1,129	100.0%	22	44	5				9,017

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2002**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	28	12.1%	16	51	5	72,313	30,518	102,831	10,739
Lawsuits Settled Before Trial	194	83.6%	20	52	7	141,019	91,521	232,540	39,917
Total Settled	222	95.7%	20	52	6	132,353	83,827	216,181	36,237
Court Dispositions									
Judgment for Plaintiff	9	3.9%	20	52	5	169,665	298,743	468,408	73,838
Judgment for Plaintiff After Appeal	1	0.4%	19	74	7	244,286	0	244,286	78,546
Total Court Dispositions	10	4.3%	20	54	5	117,127	268,869	445,996	74,309
Total Paid Claim Dispositions	232	100.0%	20	52	6	134,283	91,803	226,087	37,878
In Favor of Defendant									
Claims Closed Before Litigation	135	22.4%	15	37	5				2,779
Lawsuits Closed or Abandoned Before Trial	425	70.6%	25	48	6				9,875
Court Dispositions									
Direct Verdict for Defendant	3	0.5%	35	59	6				32,408
Judgment for Defendant	13	2.2%	17	64	7				83,636
Judgment for Defendant After Appeal	6	1.0%	27	70	6				60,745
Total Court Dispositions	22	3.7%	22	65	7				70,407
Total Unpaid Claim Dispositions	602	100.0%	23	46	5				10,496

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2002**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	46	41.1%		7	21	5	24,232	23,228	47,459
Lawsuits Settled Before Trial	65	58.0%		17	54	7	60,820	126,812	187,632
Total Settled	111	99.1%		13	40	6	45,657	83,885	129,542
Court Dispositions									
Judgment for Plaintiff After Appeal	1	0.9%		7	63	8	713,303	985,037	1,698,340
Total Court Dispositions	1	0.9%		7	63	8	713,303	985,037	1,698,340
Total Paid Claim Dispositions	112	100.0%		13	41	6	51,618	91,931	143,549
In Favor of Defendant									
Claims Closed Before Litigation	72	42.1%		12	36	4			1,759
Lawsuits Closed or Abandoned Before Trial	94	55.0%		27	53	6			12,406
Court Dispositions									
Direct Verdict for Defendant	3	1.8%		10	47	7			28,260
Judgment for Defendant	2	1.2%		20	54	8			183,726
Total Court Dispositions	5	2.9%		14	50	7			90,446
Total Unpaid Claim Dispositions	171	100.0%		20	46	5			10,205

Section VII

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all Medical Malpractice writers in Missouri. The data was derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	18.35%	37,717,350	33,773,458	1,317,081	1,684,500	12,398,487	36.71%
2698	33391	MEDICAL ASSURANCE CO INC THE	17.07%	35,084,138	36,249,631	19,102,744	9,043,043	13,173,248	36.34%
0861	27642	MISSOURI HOSPITAL PLAN	16.19%	33,274,256	29,965,628	3,291,932	11,639,817	18,331,321	61.17%
0350	11843	MEDICAL PROTECTIVE COMPANY	9.34%	19,203,530	22,841,041	4,858,966	7,746,913	1,059,314	4.64%
1272	33367	INTERMED INSURANCE COMPANY	6.41%	13,179,120	16,198,753	2,711,401	13,644,500	15,929,238	98.34%
0000	35904	HEALTH CARE INDEMNITY INC	4.53%	9,309,187	9,309,187	4,135,546	38,438	4,104,437	44.09%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.04%	8,296,402	5,886,947	896,522	595,684	1,140,687	19.38%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	3.94%	8,102,880	4,598,253	656,128	0	2,346,000	51.02%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.70%	7,610,102	9,580,660	1,343,454	2,208,750	4,731,306	49.38%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.71%	3,510,672	3,366,330	(468,332)	0	(5,556,513)	-165.06%
0212	21687	MID CENTURY INSURANCE COMPANY	1.50%	3,073,610	3,864,922	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.20%	2,476,123	2,241,102	830,710	821,905	2,728,603	121.75%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.12%	2,311,321	2,352,445	(116,949)	4,788,519	3,081,493	130.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.07%	2,198,349	2,167,678	585,784	0	617,328	28.48%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.02%	2,098,336	1,911,519	72,493	562,910	872,127	45.62%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.02%	2,098,234	1,333,072	(432,619)	892,203	(3,520,952)	-264.12%
0244	10677	CINCINNATI INS CO THE	0.88%	1,803,594	1,955,423	1,906,279	1,629,073	136,123	6.96%
0158	25534	TIG INSURANCE COMPANY	0.83%	1,703,701	2,768,447	831,980	2,061,167	(174,269)	-6.29%
2638	15865	NCMIC INSURANCE COMPANY	0.80%	1,636,413	2,008,392	49,578	273,125	582,646	29.01%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.74%	1,515,915	1,515,915	2,407,913	100,897	3,611,869	238.26%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.67%	1,372,534	804,660	0	0	0	0.00%
0212	21709	TRUCK INSURANCE EXCHANGE	0.64%	1,314,955	1,897,926	1,247,473	2,428,851	6,132,834	323.13%
0761	22810	CHICAGO INSURANCE COMPANY	0.63%	1,288,366	1,265,492	1,297,048	18,809,595	16,353,811	1292.29%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.43%	885,991	313,901	58,975	0	138,399	44.09%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.36%	745,270	709,539	178,720	402,500	821,273	115.75%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.33%	682,325	936,113	(273,455)	5,372,500	1,934,716	206.68%
3548	22217	GULF INSURANCE COMPANY	0.26%	533,328	502,062	202,744	43,500	(21,298)	-4.24%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.26%	529,869	280,391	64,889	0	181,526	64.74%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18%	378,102	374,397	379	86,515	53,223	14.22%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.18%	373,467	417,349	96,826	1,100,619	453,417	108.64%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.14%	284,480	229,338	208,344	38,000	548,914	239.35%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.08%	164,038	182,642	105,801	0	(59)	-0.03%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	132,475	125,151	8,368	0	36,150	28.89%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.06%	119,119	105,466	(1,105)	0	(21,705)	-20.58%
0140	19100	AMCO INSURANCE COMPANY	0.04%	90,515	239,076	(20,098)	0	10,906	4.56%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	78,172	37,363	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	76,405	60,256	(8,900)	0	(2,432)	-4.04%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.03%	69,109	84,578	1,123	0	26,092	30.85%
0508	10801	FORTRESS INSURANCE COMPANY	0.03%	64,109	265,610	122,924	20,000	3,526	1.33%
0350	34207	WESTPORT INSURANCE CORPORATION	0.03%	61,473	51,290	2,473	0	10,782	21.02%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.02%	50,859	95,265	(1,067,074)	10,711,140	4,939,642	5185.16%
0000	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.02%	38,845	4,788	1,058	0	2,054	42.90%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,448	14,460	(24,881)	0	(14,491)	-100.21%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.01%	12,041	18,359	(120,870)	52,000	(237,301)	-1292.56%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	11,668	22,639	(1,772)	0	(449)	-1.98%
3504	10222	PACO ASSURANCE COMPANY INC	0.01%	10,520	7,881	0	0	37	0.47%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	(4,271)	0	2,870	23916.67%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(12,889)	15,000	(102,395)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(2,267)	0	(40,190)	N/A

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	486	(998)	0	(1,751)	-360.29%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	629	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(21,282)	0	20,433	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(200,162)	0	(92,615)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(8,933)	0	(3,800)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(30)	0	(208)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(2,457)	0	(288)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(789)	0	(67)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(29,557)	0	(44,221)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(2,835)	0	(19,659)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	52,345	1,550,000	(388,493)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	64,825	88,250	(213,757)	N/A
0012	20796	AIG PREMIER INSURANCE COMPANY	0.00%	0	0	0	0	8,034	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	(321)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(168)	0	(2,278)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	935	150,000	(850,000)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	4	6,359	0	3,055	76375.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	737,244	4,279,230	635,999	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	75	0	(574)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,199)	0	1,396	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(2,144)	0	3,886	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(21,365)	1,688,300	687,300	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	4	0	3	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(20)	0	(144)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	3,000	0	(10,000)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(2,636,145)	0	(9,196,609)	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(26)	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	1,852	0	10,493	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(119,079)	0	(6,707)	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,726,123	2,584,487	890,273	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(386,947)	200,000	(704,638)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	168,601	2,656,262	1,473,449	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	97,410	129,963	1,491,946	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	371	0	707	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(455)	0	(615)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	51	0	288	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,284	0	(18,492)	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	6	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	(1,561)	800	122,491	0	505,141	63142.63%
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	(3,045)	(3,038)	(14,400)	0	(80,591)	2652.76%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	205,581,129	202,933,059	45,574,801	110,138,156	100,898,894	49.72%

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	26.44%	37,717,350	33,773,458	1,317,081	1,684,500	12,398,487	36.71%
2698	33391	MEDICAL ASSURANCE CO INC THE	23.59%	33,647,834	34,897,940	18,680,730	9,020,475	12,882,230	36.91%
0350	11843	MEDICAL PROTECTIVE COMPANY	11.71%	16,700,422	20,341,837	5,348,304	7,354,535	864,936	4.25%
1272	33367	INTERMED INSURANCE COMPANY	8.99%	12,820,144	15,757,528	3,004,271	13,429,500	17,649,824	112.01%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.77%	8,228,657	5,860,055	896,522	595,684	1,140,687	19.47%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.68%	8,102,880	4,598,253	656,128	0	2,346,000	51.02%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	5.34%	7,610,102	9,580,660	1,343,454	2,208,750	4,731,306	49.38%
0212	21687	MID CENTURY INSURANCE COMPANY	2.15%	3,073,610	3,864,922	0	0	0	0.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	2,311,321	2,352,445	(116,949)	4,788,519	3,081,493	130.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.54%	2,198,349	2,167,678	585,784	0	617,328	28.48%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.06%	1,515,915	1,515,915	2,407,913	100,897	3,611,869	238.26%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.96%	1,372,534	804,660	0	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.95%	1,361,128	1,017,934	72,493	120,000	1,011,481	99.37%
0212	21709	TRUCK INSURANCE EXCHANGE	0.92%	1,314,955	1,897,926	1,251,892	2,428,851	6,139,693	323.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.84%	1,197,334	759,125	(99,231)	846,513	(2,641,687)	-347.99%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.62%	885,991	313,901	58,975	0	138,399	44.09%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.52%	745,270	709,539	178,720	402,500	821,273	115.75%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.48%	680,325	658,728	(9,435)	3,172,500	2,786,415	423.00%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.37%	529,869	280,391	64,889	0	181,526	64.74%
2638	15865	NCMIC INSURANCE COMPANY	0.33%	467,724	866,752	21,075	175,000	221,057	25.50%
0140	19100	AMCO INSURANCE COMPANY	0.06%	90,515	239,076	(20,098)	0	10,906	4.56%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	78,172	37,363	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	48,125	56,120	21,833	0	224,738	400.46%
0000	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.03%	38,845	4,788	1,058	0	2,054	42.90%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	11,668	22,639	(1,772)	0	(449)	-1.98%
3504	10222	PACO ASSURANCE COMPANY INC	0.01%	10,520	7,881	0	0	37	0.47%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	0	0	0	0.00%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(12,889)	15,000	(102,395)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(2,267)	0	(40,190)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	629	0	0	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(1,223)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(29,557)	0	(44,221)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(1,577)	0	(14,863)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	157,329	1,550,000	(127,637)	N/A
0012	20796	AIG PREMIER INSURANCE COMPANY	0.00%	0	0	0	0	8,034	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	935	150,000	(850,000)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(21,365)	1,688,300	687,300	N/A
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	233	0	77	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(7)	0	(54)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	(738)	(789,023)	9,035,000	5,373,761	-728151.90%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	2,213	0	0	0	0.00%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,726,123	2,584,487	890,273	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(108,567)	200,000	(440,005)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	114,198	756,262	987,738	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	97,410	0	24,334	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(455)	0	(615)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	-0.09%	(132,478)	(126,919)	0	18,769,595	16,667,524	-13132.41%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	142,627,100	142,262,082	36,794,787	81,076,868	91,237,441	64.13%

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Direct Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	56.38%	2,503,108	2,499,204	(327,637)	89,497	56,497	2.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	15.65%	694,766	603,351	0	0	(72,450)	-12.01%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.05%	534,940	550,665	28,250	22,568	19,480	3.54%
1272	33367	INTERMED INSURANCE COMPANY	8.09%	358,976	441,225	(292,870)	215,000	(1,720,586)	-389.96%
0012	23809	GRANITE STATE INSURANCE COMPANY	2.98%	132,475	125,151	8,368	0	36,150	28.89%
0244	10677	CINCINNATI INS CO THE	1.85%	82,086	82,781	23,055	875	90,910	109.82%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.56%	69,109	67,181	0	0	41,810	62.23%
0508	10801	FORTRESS INSURANCE COMPANY	1.44%	64,109	265,610	122,924	20,000	3,526	1.33%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(30)	0	(1,585)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(1,258)	0	0	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(74,249)	0	(86,005)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(283)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(90)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(3,159)	0	(10,316)	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,439,569	4,635,168	-516,606	347,940	-1,642,942	-35.45%

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	96.82%	562,783	551,860	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	1.93%	11,242	8,576	0	0	2,402	28.01%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.24%	7,218	25,323	67,522	345,000	487,925	1926.81%
TOTAL NURSES BUSINESS			100.00%	581,243	585,759	67,522	345,000	490,327	83.71%

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	69.47%	33,274,256	29,965,628	3,291,932	11,639,817	18,331,321	61.17%
0000	35904	HEALTH CARE INDEMNITY INC	19.43%	9,309,187	9,309,187	4,135,546	38,438	4,104,437	44.09%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	7.33%	3,510,672	3,366,330	(468,332)	0	(5,556,513)	-165.06%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.37%	657,906	364,400	(123,394)	18,000	(648,177)	-177.88%
0244	10677	CINCINNATI INS CO THE	0.76%	365,623	512,596	381,856	541,474	37,472	7.31%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.71%	338,581	249,166	393,764	0	271,538	108.98%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.59%	284,480	229,338	208,344	38,000	548,914	239.35%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.33%	158,761	177,646	102,907	0	(4,547)	-2.56%
0350	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	(161,701)	302,881	137,881	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	276,338	(264,020)	2,200,000	(851,699)	-308.21%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(21,282)	0	20,433	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(91,392)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(3,800)	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	449,617	(94,383)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	0	0	1	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(112)	0	4	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(1,116)	0	69,286	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	0	0	(4,796)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(30,735)	0	(174,851)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	64,825	88,250	(213,757)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	732,271	4,279,230	636,918	N/A
3548	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	0	200	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,199)	0	1,396	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(2,144)	0	3,886	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(49,719)	210,000	(456,829)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	2,566	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	1,852	0	10,493	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	96,826	350,000	82,296	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(44,374)	200,000	235,767	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	129,963	1,467,612	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	51	0	288	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,284	0	(18,492)	N/A
TOTAL HOSPITAL BUSINESS			100.00%	47,899,466	44,450,629	8,243,330	20,485,670	17,843,473	40.14%

MISSOURI DEPARTMENT OF INSURANCE
2004 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	24.20%	2,427,998	2,184,982	809,993	821,905	2,434,579	111.42%
0158	25534	TIG INSURANCE COMPANY	16.98%	1,703,701	2,768,447	831,980	2,061,167	(174,269)	-6.29%
0761	22810	CHICAGO INSURANCE COMPANY	14.16%	1,420,844	1,392,411	1,297,048	40,000	(313,713)	-22.53%
0244	10677	CINCINNATI INS CO THE	13.40%	1,344,643	1,351,470	1,501,368	1,086,724	5,339	0.40%
2638	15865	NCMIC INSURANCE COMPANY	11.65%	1,168,689	1,141,640	28,503	98,125	361,589	31.67%
3548	22217	GULF INSURANCE COMPANY	5.32%	533,328	502,062	202,744	43,500	(21,498)	-4.28%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.77%	378,102	374,397	379	86,515	53,223	14.22%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.72%	373,467	417,349	0	750,619	371,121	88.92%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.42%	242,994	209,547	(209,994)	27,690	(231,088)	-110.28%
0361	19720	AMERICAN ALTERNATIVE INS CORP	1.19%	119,119	105,466	(1,105)	0	(21,705)	-20.58%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.76%	76,405	60,256	(8,900)	0	(2,432)	-4.04%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.68%	67,745	26,892	0	0	0	0.00%
0350	34207	WESTPORT INSURANCE CORPORATION	0.61%	61,473	51,290	2,473	0	10,782	21.02%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.43%	43,641	70,680	(292,695)	1,121,140	(454,899)	-643.60%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.42%	42,442	290,234	0	(6,707)	27,479	9.47%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.14%	14,448	14,460	(25,114)	0	(14,568)	-100.75%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.12%	12,041	16,146	(120,870)	52,000	(237,301)	-1469.72%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.05%	5,277	4,996	2,894	0	4,488	89.83%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	2,000	1,047	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	486	(998)	0	(1,751)	-360.29%
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(200,162)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(8,933)	0	0	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	17,397	1,123	0	(15,718)	-90.35%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	0	0	1,377	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(2,457)	0	(289)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(677)	0	(71)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	(321)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(168)	0	(2,278)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(4,419)	0	(6,859)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	4	6,359	0	3,055	76375.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	4,973	0	(919)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	75	0	(574)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	283	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	4	0	3	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(13)	0	0	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	3,000	0	(10,000)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(2,636,145)	0	(9,196,609)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(4,271)	0	304	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(26)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(119,079)	0	(6,707)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,380)	0	(264,633)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	98,777	1,700,000	249,944	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	371	0	707	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	6	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	-0.02%	(1,561)	800	122,491	0	505,141	63142.63%
0108	22918	AMERICAN MOTORISTS INSURANCE CO	-0.03%	(3,045)	(3,038)	(14,400)	0	(80,591)	2652.76%
TOTAL OTHER BUSINESS			100.00%	10,033,751	10,999,421	985,768	7,882,678	(7,029,405)	-63.91%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	17.31%	32,283,293	30,485,992	18,380,397	8,207,055	16,815,690	55.16%
0350	11843	MEDICAL PROTECTIVE COMPANY	17.24%	32,147,335	25,941,194	4,331,444	10,371,258	12,969,039	49.99%
0861	27642	MISSOURI HOSPITAL PLAN	14.40%	26,846,780	22,475,433	6,328,855	4,368,098	14,024,043	62.40%
1272	33367	INTERMED INSURANCE COMPANY	13.27%	24,740,731	30,519,494	6,293,234	9,452,901	27,348,759	89.61%
0000	11582	MISSOURI PHYSICIANS MUTUAL	10.12%	18,873,274	4,838,701	1,687,327	0	2,805,640	57.98%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	5.29%	9,873,431	8,930,470	7,652,971	621,000	7,397,091	82.83%
0212	21687	MID CENTURY INSURANCE COMPANY	3.51%	6,550,946	6,331,377	0	0	0	0.00%
0761	22810	CHICAGO INSURANCE COMPANY	2.67%	4,979,017	8,332,619	2,954,670	17,574,164	25,953,543	311.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	2.01%	3,746,800	2,989,237	272,512	156,667	1,165,167	38.98%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.75%	3,265,820	2,955,323	636,728	0	6,634,851	224.51%
0158	25534	TIG INSURANCE COMPANY	1.48%	2,758,071	4,251,889	2,010,217	2,480,880	3,592,285	84.49%
0212	21709	TRUCK INSURANCE EXCHANGE	1.14%	2,123,967	2,068,140	3,748,618	282,439	9,995,785	483.32%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.08%	2,005,015	1,823,859	1,088,388	2,675,000	4,730,123	259.35%
0244	10677	CINCINNATI INS CO THE	1.02%	1,903,772	1,822,203	316,383	2,072,350	1,786,843	98.06%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.96%	1,785,921	1,672,471	82,935	1,033,058	2,286,190	136.70%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.92%	1,718,869	1,752,424	339,223	0	752,528	42.94%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.90%	1,682,342	1,387,898	218,618	1,783,780	636,150	45.84%
2638	15865	NCMIC INSURANCE COMPANY	0.74%	1,373,579	839,529	1,198,329	151,700	1,381,184	164.52%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.57%	1,063,372	2,783,331	738,712	2,723,730	6,092,796	218.90%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.50%	938,833	570,259	49,000	0	279,000	48.93%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.43%	803,049	803,049	248,957	0	16,543	2.06%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.43%	801,304	1,582,566	570,488	1,358,186	1,889,841	119.42%
0000	14460	PODIATRY INSURNACE COMPANY OF AMERICA A MUTUAL	0.36%	675,224	588,567	218,436	1,110,000	974,969	165.65%
0140	19100	AMCO INSURANCE COMPANY	0.34%	640,743	1,237,769	219,003	1,223	324,614	26.23%
3321	22217	GULF INSURANCE COMPANY	0.26%	490,915	493,663	(63,454)	29,500	1,385,258	280.61%
0508	10801	FORTRESS INSURANCE COMPANY	0.21%	400,585	143,720	66,669	0	55,822	38.84%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.20%	371,883	448,191	209,491	413,503	2,082,981	464.75%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	370,228	363,362	9,040	2,500	38,680	10.65%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.15%	280,112	333,122	89,220	75,000	229,155	68.79%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.14%	257,243	236,430	(99,804)	375,000	(48,885)	-20.68%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.14%	257,190	362,912	(1,481,529)	2,592,660	(2,675,448)	-737.22%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.06%	116,125	69,908	(12,215)	13,094	(163,159)	-233.39%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	112,819	109,751	5,114	0	18,239	16.62%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.03%	60,093	39,902	17,770	0	22,289	55.86%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.03%	58,425	44,725	(18,135)	0	(24,045)	-53.76%
0350	34207	WESTPORT INSURANCE CORPORATION	0.02%	41,015	36,080	(489)	0	1,097	3.04%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	29,919	30,945	4,632	0	8,301	26.83%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.01%	24,048	226,859	(3,518)	0	(17,591)	-7.75%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,177	15,535	9,390	7,500	(8,040)	-51.75%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.01%	13,129	19,158	(36,019)	126,667	85,358	445.55%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	6,627	6,548	195	0	342	5.22%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	5,073	3,906	0	0	0	0.00%
0158	18864	FAIRMONT INSURANCE COMPANY	0.00%	1,688	1,688	1,000	2,000	2,000	118.48%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(26,173)	366,000	(71,722)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(990,211)	0	(175,123)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	637	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	737	(23,257)	0	20,463	2776.53%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(5,108)	0	4,508	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(202)	0	471	N/A

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(125)	0	(1,557)	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(35)	(662)	(662)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	3,648	0	3,234	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	1,151	0	600	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(79,677)	0	(242,324)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(859)	0	(2,589)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	4,737	35,971	(19,376)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	184,822	256,986	327,639	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	(3,193)	0	(100,000)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	134,014	820,002	(174,701)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(20)	0	286	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(2,324)	0	(4,335)	N/A
3321	21296	ASSOCIATES INSURANCE COMPANY	0.00%	0	0	133,903	0	1,225,000	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(6)	0	(19,865)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(41)	0	583	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,216)	0	2,613	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	3,796	0	28,655	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	42,102	263,500	(498,641)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	(4)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(155)	0	(332)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(7,000)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	2,628,832	0	9,290,491	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(5,703)	0	(17,124)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(11)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	1	0	0	0	0.00%
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	575,385	28,610	299,329	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,217,061	1,668,283	(2,401,044)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(109,501)	327,437	(1,839,341)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	303,920	(151,158)	2,448,546	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(3,959)	0	(5,328)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(2,164)	0	15,930	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	141	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	(1,313)	4,646	683,504	9,899,003	5,869,507	126334.63%
1210	35602	OHIC INSURANCE COMPANY	-0.01%	(12,100)	(5,220)	223,055	175,000	(499,362)	9566.32%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	186,479,369	169,970,363	63,162,580	83,749,885	164,309,442	96.67%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Direct Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	22.77%	31,056,652	29,399,356	18,408,214	8,314,555	16,841,139	57.28%
0350	11843	MEDICAL PROTECTIVE COMPANY	21.72%	29,633,352	23,460,996	3,368,871	9,946,258	12,921,039	55.07%
1272	33367	INTERMED INSURANCE COMPANY	16.77%	22,879,772	28,223,866	6,531,181	8,340,401	28,382,815	100.56%
0000	11582	MISSOURI PHYSICIANS MUTUAL	13.82%	18,853,736	4,834,238	1,687,327	0	2,805,640	58.04%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	7.24%	9,873,431	8,930,470	7,652,971	621,000	7,397,091	82.83%
0212	21687	MID CENTURY INSURANCE COMPANY	4.80%	6,550,946	6,331,377	0	0	0	0.00%
0761	22810	CHICAGO INSURANCE COMPANY	2.78%	3,791,263	6,344,856	2,249,828	13,381,812	19,762,273	311.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	2.75%	3,747,159	2,980,462	272,512	156,667	1,165,167	39.09%
0212	21709	TRUCK INSURANCE EXCHANGE	1.56%	2,123,967	2,068,140	3,765,648	282,439	9,988,292	482.96%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.47%	2,005,015	1,823,859	1,088,388	2,675,000	4,730,123	259.35%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.26%	1,718,869	1,752,424	339,223	0	752,528	42.94%
2638	15865	NCMIC INSURANCE COMPANY	0.86%	1,171,658	666,309	85,000	0	270,000	40.52%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.69%	938,833	570,259	49,000	0	279,000	48.93%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.59%	803,049	803,049	248,957	0	16,543	2.06%
0000	14460	PODIATRY INSURNACE COMPANY OF AMERICA A MUTUAL	0.49%	675,224	588,567	218,436	1,110,000	974,969	165.65%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.27%	375,072	2,205,125	765,236	2,086,500	3,949,533	179.11%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.06%	85,062	155,911	323,480	815,000	1,369,643	878.48%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.04%	51,137	100,075	(954,904)	2,217,547	(59,815)	-59.77%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	47,357	40,450	61,802	0	248,400	614.09%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	29,919	30,945	4,632	0	8,301	26.83%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,177	15,535	9,390	7,500	(8,040)	-51.75%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	5,073	3,906	0	0	0	0.00%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(26,173)	366,000	(71,722)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(990,211)	0	(175,123)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	637	0	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	60	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	33,780	32,372	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	3,648	0	3,234	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	1,151	0	600	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(79,677)	0	(242,324)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(859)	0	(2,589)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	1,577	0	14,863	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	147,175	256,986	328,007	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	(3,193)	0	(100,000)	N/A
3321	21296	ASSOCIATES INSURANCE COMPANY	0.00%	0	0	133,903	0	1,225,000	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	42,102	263,500	(310,501)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	(4)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(155)	0	(332)	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,217,061	1,668,283	(2,282,340)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(83,708)	327,437	(1,793,131)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	138,000	0	1,187,552	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(3,959)	0	(5,328)	N/A
1210	35602	OHIC INSURANCE COMPANY	-0.01%	(12,100)	(5,220)	223,055	0	(64,766)	1240.73%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	136,418,623	121,324,955	46,895,564	52,870,665	109,538,169	90.28%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	36.81%	2,513,983	2,432,586	856,410	415,000	(115,000)	-4.73%
1272	33367	INTERMED INSURANCE COMPANY	27.25%	1,860,959	2,295,628	(237,947)	1,112,500	(1,034,056)	-45.04%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	17.44%	1,190,991	877,496	0	0	653,136	74.43%
2698	33391	MEDICAL ASSURANCE CO INC THE	8.72%	595,812	545,021	(62,697)	(107,500)	(57,360)	-10.52%
0508	10801	FORTRESS INSURANCE COMPANY	5.87%	400,585	143,720	66,669	0	55,822	38.84%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.65%	112,819	109,751	5,114	0	18,239	16.62%
0244	10677	CINCINNATI INS CO THE	1.28%	87,215	79,186	14,864	37,855	10,413	13.15%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.94%	64,218	35,398	0	0	32,397	91.52%
0000	11582	MISSOURI PHYSICIANS MUTUAL	0.15%	10,052	1,761	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(125)	0	(1,557)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(188,140)	N/A
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	4,586	(1,512)	0	(4,709)	-102.68%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	-0.10%	(6,594)	(62,205)	0	0	0	0.00%
TOTAL DENTISTS BUSINESS			100.00%	6,830,040	6,462,928	640,776	1,457,855	-630,815	-9.76%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	93.93%	502,932	431,845	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	4.10%	21,930	64,778	30,867	0	59,702	92.16%
0000	11582	MISSOURI PHYSICIANS MUTUAL	1.77%	9,486	2,702	0	0	0	0.00%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.41%	2,198	20,735	0	0	0	0.00%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	1	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	-0.21%	(1,139)	(789)	(249,225)	0	(2,537)	321.55%
TOTAL NURSES BUSINESS			100.00%	535,407	519,272	(218,358)	0	57,165	11.01%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	84.15%	26,846,780	22,475,433	6,328,855	4,368,098	14,024,043	62.40%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	10.24%	3,265,820	2,955,323	636,728	0	6,634,851	224.51%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	2.16%	688,300	578,206	(26,524)	637,230	2,143,263	370.67%
0244	10677	CINCINNATI INS CO THE	2.06%	658,529	654,456	(3,485)	863,163	201,007	30.71%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.88%	280,112	333,122	89,220	75,000	229,155	68.79%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.40%	127,897	109,770	34,880	0	31,911	29.07%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.11%	35,198	101,234	(348,300)	18,000	(518,473)	-512.15%
0350	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	47,612	106,163	10,000	163,000	342.35%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	737	(23,257)	0	20,463	2776.53%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	4,448	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	471	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	1,000	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	1,750,000	51,000	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(214,580)	0	(450,320)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	0	0	4,796	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(8,028)	0	75,328	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	134,014	820,002	(174,701)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	947,383	9,919,700	371,769	N/A
3321	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	0	277,398	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,216)	0	2,613	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	3,796	0	28,655	N/A
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	457,105	175,824	249,304	222,413	48.66%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(448)	0	(1,492)	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	0	0	(15,309)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	68,678	209,491	413,503	1,388,430	2021.65%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(15,880)	0	62,126	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	175,000	(434,596)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(2,164)	0	15,930	N/A
TOTAL HOSPITAL BUSINESS			100.00%	31,902,636	27,781,676	8,022,472	19,299,000	24,359,179	87.68%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Direct Loss Ratio
0158	25534	TIG INSURANCE COMPANY	25.56%	2,758,071	4,251,889	2,010,217	2,480,880	3,592,285	84.49%
0218	20427	AMERICAN CASUALTY CO OF READING PA	16.11%	1,738,564	1,632,021	235,713	1,033,058	2,488,110	152.46%
0761	22810	CHICAGO INSURANCE COMPANY	11.01%	1,187,754	1,987,763	704,842	4,192,352	6,191,270	311.47%
0244	10677	CINCINNATI INS CO THE	10.74%	1,159,167	1,089,350	554,229	1,171,332	1,577,960	144.85%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	6.43%	694,312	900,186	41,829	293,882	242,792	26.97%
0140	19100	AMCO INSURANCE COMPANY	5.94%	640,743	1,237,769	219,003	1,223	324,614	26.23%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	4.55%	491,351	510,402	218,618	0	(100,358)	-19.66%
3321	22217	GULF INSURANCE COMPANY	4.55%	490,915	493,663	(63,454)	29,500	1,107,860	224.42%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.45%	371,883	379,513	0	0	694,551	183.01%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.43%	370,228	363,362	9,040	2,500	38,680	10.65%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	2.38%	257,243	236,430	(99,804)	375,000	(48,885)	-20.68%
2638	15865	NCMIC INSURANCE COMPANY	1.87%	201,921	173,220	1,113,329	151,700	1,111,184	641.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.58%	170,855	161,603	(178,325)	357,113	(2,097,160)	-1297.72%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.56%	60,093	39,902	17,770	0	22,289	55.86%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.54%	58,425	44,725	(18,135)	0	(24,045)	-53.76%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.48%	51,907	34,510	(12,215)	13,094	(196,556)	-569.56%
0350	34207	WESTPORT INSURANCE CORPORATION	0.38%	41,015	36,080	(489)	0	1,097	3.04%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.26%	28,444	268,329	(3,518)	0	(17,591)	-6.56%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.12%	13,129	19,158	(35,571)	126,667	86,850	453.34%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.06%	6,627	6,548	195	0	342	5.22%
0158	18864	FAIRMONT INSURANCE COMPANY	0.02%	1,688	1,688	1,000	2,000	2,000	118.48%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(5,108)	0	0	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(202)	0	0	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(35)	(662)	(662)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	3,160	35,971	(39,035)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	45,675	0	(75,696)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(20)	0	286	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(2,324)	0	(4,335)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(17,030)	0	7,493	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(6)	0	(19,865)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(41)	0	583	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(7,000)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	2,628,832	0	9,290,491	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(5,703)	0	(1,815)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(11)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	575,385	28,610	299,329	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	0	0	(118,704)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(25,793)	0	(46,210)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	181,800	(151,158)	1,198,868	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	141	0	0	N/A
0861	10686	MEDICAL LIABILITY ALLIANCE	0.00%	(359)	8,775	0	0	0	0.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	-0.01%	(1,313)	4,646	(263,879)	(20,697)	5,497,738	118332.72%
TOTAL OTHER BUSINESS			100.00%	10,792,663	13,881,532	7,822,126	10,122,365	30,985,744	223.22%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1272	33367	INTERMED INSURANCE COMPANY	17.89%	30,751,977	29,247,303	4,552,677	14,171,973	30,206,912	103.28%
2698	33391	MEDICAL ASSURANCE CO INC THE	13.84%	23,786,400	17,139,584	8,542,865	9,839,524	17,166,511	100.16%
0761	22810	CHICAGO INSURANCE COMPANY	10.22%	17,563,964	20,658,537	5,512,280	13,675,260	32,121,202	155.49%
0861	27642	MISSOURI HOSPITAL PLAN	9.06%	15,572,770	8,906,470	3,183,563	11,626,503	13,675,913	153.55%
0350	11843	MEDICAL PROTECTIVE COMPANY	8.94%	15,365,790	13,653,526	5,534,885	16,330,158	10,926,806	80.03%
0212	21709	TRUCK INSURANCE EXCHANGE	8.94%	15,364,120	15,233,601	1,342,338	7,500	1,160,600	7.62%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	4.85%	8,339,932	8,339,932	4,455,706	183,929	10,614,542	127.27%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.68%	8,047,234	4,637,754	-91,546	3,367,541	3,216,722	69.36%
0158	25534	TIG INSURANCE COMPANY	4.49%	7,721,674	6,229,472	986,412	944,320	5,960,523	95.68%
0212	21687	MID CENTURY INSURANCE COMPANY	2.98%	5,123,916	4,552,173	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.47%	4,241,024	8,790,133	1,107,323	10,806,756	13,567,831	154.35%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	1.55%	2,656,573	3,950,422	910,395	707,000	3,779,418	95.67%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.41%	2,426,451	1,657,605	-12,088	0	-410,647	-24.77%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.10%	1,896,000	825,468	100,549	375,000	835,000	101.15%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.99%	1,707,100	1,647,844	952,521	800,000	2,862,299	173.70%
0244	10677	CINCINNATI INS CO THE	0.92%	1,588,325	1,789,698	-325,491	3,192,116	3,896,916	217.74%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.88%	1,520,966	1,438,657	285,408	786,244	173,137	12.03%
0140	19100	AMCO INSURANCE COMPANY	0.64%	1,103,948	895,176	1,591	5,000	21,488	2.40%
2638	15865	NCMIC INSURANCE COMPANY	0.61%	1,056,198	1,017,083	296,131	74,964	488,814	48.06%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.51%	882,801	788,208	245,627	801,753	17,534	2.22%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.46%	794,756	763,820	3,403,994	4,675,706	6,381,500	835.47%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH PA	0.45%	771,932	398,174	236,248	12,420	1,363,284	342.38%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.38%	653,299	405,699	392,364	355,000	330,257	81.40%
3321	22217	GULF INSURANCE COMPANY	0.35%	606,941	571,168	-91,247	0	143,203	25.07%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.24%	407,247	507,101	0	0	2,031	0.40%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.21%	357,748	248,056	60,609	40,000	15,039	6.06%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	350,007	338,826	-13,140	0	-11,452	-3.38%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.17%	290,701	290,701	82,516	0	59,072	20.32%
1210	35602	OHIC INSURANCE COMPANY	0.16%	266,577	270,200	509,082	1,970,000	3,648,070	1350.14%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.14%	246,400	246,283	80,264	525,000	552,185	224.21%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.10%	169,196	166,353	591,191	809,739	8,505,953	5113.19%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.05%	81,628	70,178	-138,643	1,000,788	41,283	58.83%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.03%	58,464	188,460	-749,586	1,259,021	-1,109,086	-588.50%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.02%	37,237	26,054	20,982	0	46,760	179.47%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.02%	36,931	92,609	16,695	0	98,011	105.83%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	28,665	27,231	1,965	0	6,466	23.74%
0350	34207	WESTPORT INSURANCE CORPORATION	0.01%	17,121	11,538	-8	0	2,542	22.03%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.01%	12,411	44,333	-17,701	0	-38,914	-87.78%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	7,271	1,081	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	6,001	5,933	76	0	134	2.26%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	3,369	3,032	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	317	317	932,595	0	93,308	29434.70%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	44	150	-415	0	-726	-484.00%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	195	206,317	550,000	612,329	314014.87%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	2,978	35,000	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	-23,593	0	-2,675	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-5,147	1,100,000	531	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	35	662	662	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	138	0	149	N/A

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-218	0	-204	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	53	0	133	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	515	0	1,561	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	1,019	1,253	0	231	22.67%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	578,798	3,006,514	1,774,253	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	7,000	0	0	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	207,825	720,000	821,256	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	-22	0	-87	N/A
0158	21113	UNITED STATES FIRE INSURANCE CO	0.00%	0	0	328	0	-2,087	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	-710	0	-30,557	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	543	0	0	0	0.00%
1129	21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	0	0	-7,456	0	-18,064	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	-2,552	0	-6,177	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-2,346	0	-1,498	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-1,125	0	2,616	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-41,400	795,000	535,215	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	186	0	584	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-7	0	-567	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	8,240	8,000	0	8,000	97.09%
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	15,035	0	1,231	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	-67	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	35	0	0	0	0.00%
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	150,438	0	-256,525	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	241,678	2,666,847	-3,771,148	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-255,572	1,065,000	-1,808,885	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	-401	-1,566	-3,110	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	804	-4,508	0	-6,554	-815.17%
1129	40134	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	0	0	-1,331	0	-3,222	N/A
0164	41521	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	0	0	0	0	54	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-3,475	0	-2,828	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	68	0	0	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	-477	24,196	-132,694	388,858	-340,766	-1408.36%
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	-4,611	-4,611	4,445	0	14,144	-306.74%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	171,916,338	156,106,364	43,841,520	108,669,530	167,928,369	107.57%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1272	33367	INTERMED INSURANCE COMPANY	25.32%	29,090,294	27,666,925	4,429,145	14,159,473	29,387,279	106.22%
2698	33391	MEDICAL ASSURANCE CO INC THE	19.99%	22,971,149	16,419,707	8,260,603	8,590,774	16,599,319	101.09%
0761	22810	CHICAGO INSURANCE COMPANY	14.21%	16,326,246	18,667,009	5,123,834	13,217,259	25,259,497	135.32%
0350	11843	MEDICAL PROTECTIVE COMPANY	11.32%	13,001,925	11,314,161	4,897,838	16,165,658	9,609,306	84.93%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	7.10%	8,154,943	8,154,943	4,356,873	183,929	10,447,732	128.12%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	7.00%	8,047,234	4,637,754	-91,546	3,367,541	3,216,722	69.36%
0212	21687	MID CENTURY INSURANCE COMPANY	4.46%	5,123,916	4,552,173	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.66%	3,051,852	6,355,592	794,847	8,667,500	13,981,186	219.98%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	1.99%	2,281,573	1,373,365	639,953	175,000	2,061,826	150.13%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.64%	1,882,616	821,217	100,549	375,000	835,000	101.68%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.49%	1,707,100	1,647,844	952,521	800,000	2,862,299	173.70%
0212	21709	TRUCK INSURANCE EXCHANGE	1.32%	1,512,490	1,321,609	1,317,237	0	1,153,100	87.25%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.77%	882,801	788,208	245,627	801,753	17,534	2.22%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.25%	290,701	290,701	82,516	0	59,072	20.32%
1210	35602	OHIC INSURANCE COMPANY	0.23%	266,577	270,200	509,082	1,970,000	3,648,070	1350.14%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.16%	187,848	226,373	2,509,456	4,173,706	4,004,993	1769.20%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	38,486	38,279	-71,400	130,231	-263,547	-688.49%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.03%	36,931	92,609	16,695	0	98,011	105.83%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	28,665	27,231	1,965	0	6,466	23.74%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	3,369	3,032	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	317	317	932,595	0	93,308	29434.70%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	195	206,317	550,000	612,329	314014.87%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	2,978	35,000	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	-35	N/A
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH PA	0.00%	0	923	0	0	-388,971	-42142.04%
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	138	0	149	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-218	0	-204	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	53	0	133	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	515	0	1,561	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	-2,187	0	-12,674	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	556,780	3,006,514	1,675,033	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	7,000	0	0	N/A
1129	21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	0	0	-7,456	0	-18,064	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	-2,552	0	-6,177	N/A
3321	22217	GULF INSURANCE COMPANY	0.00%	0	1,547	0	0	2,981	192.70%
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-41,400	795,000	346,792	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	186	0	584	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	27	0	0	0	0.00%
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	140,218	2,246,847	-822,385	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-346,778	20,000	-1,528,101	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	804	-4,508	0	-6,554	-815.17%
1129	40134	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	0	0	-1,331	0	-3,222	N/A
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	114,887,033	104,672,745	35,516,145	79,431,185	122,930,348	117.44%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	47.27%	2,107,508	2,075,820	351,049	164,500	1,453,500	70.02%
1272	33367	INTERMED INSURANCE COMPANY	37.27%	1,661,683	1,580,378	123,532	12,500	819,633	51.86%
2698	33391	MEDICAL ASSURANCE CO INC THE	9.81%	437,145	475,687	327,502	1,248,750	658,100	138.35%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.83%	81,628	70,178	-138,643	1,000,788	41,283	58.83%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH PA	1.83%	81,390	20,973	0	0	31,986	152.51%
0244	10677	CINCINNATI INS CO THE	1.50%	66,655	63,822	71,599	17,400	-129,847	-203.45%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.40%	17,686	44,085	-1,963	0	-48,319	-109.60%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.10%	4,470	5,566	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	44	150	-415	0	-726	-484.00%
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	188,423	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,458,209	4,336,659	732,661	2,443,938	3,014,033	69.50%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	61.44%	319,840	234,888	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	34.24%	178,219	388,538	24,005	0	-416,098	-107.09%
0244	10677	CINCINNATI INS CO THE	4.32%	22,500	21,373	-297,119	1,250	-59,591	-278.81%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	35	0	0	0	0.00%
TOTAL NURSES BUSINESS			100.00%	520,559	644,799	(273,114)	1,250	(475,689)	-73.77%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	45.63%	15,572,770	8,906,470	3,183,563	11,626,503	13,675,913	153.55%
0212	21709	TRUCK INSURANCE EXCHANGE	40.57%	13,845,945	13,845,945	0	0	0	0.00%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	7.11%	2,426,451	1,657,605	-12,088	0	-410,647	-24.77%
0244	10677	CINCINNATI INS CO THE	2.07%	705,123	991,003	-229,952	1,804,459	1,968,832	198.67%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.36%	463,478	401,958	634,771	457,000	639,827	159.18%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	1.10%	375,000	2,577,057	270,442	532,000	1,717,592	66.65%
0626	22667	ACE AMERICAN INSURANCE COMPANY	1.05%	357,748	248,056	60,609	40,000	15,039	6.06%
0350	11843	MEDICAL PROTECTIVE COMPANY	0.75%	256,357	263,545	285,998	0	-136,000	-51.60%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.17%	58,266	9,302	-39,883	0	-80,144	-861.58%
3321	22217	GULF INSURANCE COMPANY	0.17%	57,800	102,526	-8,690	0	69,472	67.76%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.02%	5,212	18,619	-7,434	0	-16,343	-87.78%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	475	275,233	104,386	1,691,265	-562,511	-204.38%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	1	1	-15,630	300,000	-235,813	-23581300.00%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	-2,640	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	1,100,000	531	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	-311,142	N/A
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH PA	0.00%	0	0	0	12,420	1,282,420	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	179,015	0	355,318	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	14,772	0	20,950	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	128,851	446,400	509,179	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	334,564	809,739	8,472,407	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-2,346	0	-1,498	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-1,125	0	2,616	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-1,182	0	-3,939	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	0	0	12,645	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	42,708	392,364	355,000	127,767	299.16%
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	9,322	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	68	0	0	N/A
TOTAL HOSPITAL BUSINESS			100.00%	34,124,626	29,340,028	5,271,073	19,174,786	27,119,153	92.43%

MISSOURI DEPARTMENT OF INSURANCE

2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25534	TIG INSURANCE COMPANY	43.08%	7,721,674	6,229,472	986,412	944,320	5,960,523	95.68%
0218	20427	AMERICAN CASUALTY CO OF READING PA	8.27%	1,482,480	1,400,378	177,793	656,013	81,366	5.81%
0761	22810	CHICAGO INSURANCE COMPANY	6.90%	1,237,718	1,991,528	388,446	458,001	6,861,705	344.54%
0140	19100	AMCO INSURANCE COMPANY	6.16%	1,103,948	895,176	1,591	5,000	21,488	2.40%
2638	15865	NCMIC INSURANCE COMPANY	5.89%	1,056,198	1,017,083	296,131	74,964	488,814	48.06%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	5.54%	992,792	1,726,685	186,048	447,991	613,573	35.53%
0244	10677	CINCINNATI INS CO THE	4.43%	794,047	713,500	129,981	1,369,007	2,117,522	296.78%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	3.85%	690,542	376,278	236,248	0	437,849	116.36%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.64%	653,299	362,991	0	0	202,490	55.78%
3321	22217	GULF INSURANCE COMPANY	3.06%	549,141	467,095	(82,557)	0	70,750	15.15%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	2.25%	402,777	501,535	0	0	2,031	0.40%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	1.95%	350,007	338,826	(13,140)	0	(11,452)	-3.38%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.37%	246,400	246,283	80,264	525,000	552,185	224.21%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	1.03%	184,989	184,989	98,833	0	166,810	90.17%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.94%	169,196	166,353	256,627	0	33,546	20.17%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.80%	143,430	135,489	259,767	45,000	1,736,680	1281.79%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.33%	58,464	188,433	(748,404)	1,259,021	(1,105,147)	-586.49%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.21%	37,237	26,054	20,982	0	46,760	179.47%
0350	34207	WESTPORT INSURANCE CORPORATION	0.10%	17,121	11,538	(8)	0	2,542	22.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.07%	13,384	4,251	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	7,271	1,081	0	0	0	0.00%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.04%	7,199	25,714	(10,267)	0	(22,571)	-87.78%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.03%	6,001	5,933	76	0	134	2.26%
0212	21709	TRUCK INSURANCE EXCHANGE	0.03%	5,685	66,047	25,101	7,500	7,500	11.36%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	78,974	273,600	312,077	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(710)	0	(30,557)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(3,475)	0	(12,150)	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	35	662	662	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(401)	(1,566)	(3,110)	N/A
2698	33391	MEDICAL ASSURANCE CO INC THE	0.00%	0	0	(5,357)	0	(10,764)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	101,460	420,000	(2,948,763)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	1,019	3,440	0	12,905	1266.44%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	543	0	0	0	0.00%
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(22)	0	(87)	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(7)	0	(567)	N/A
0164	41521	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	0	0	0	0	54	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(5,147)	0	0	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	8,240	8,000	0	8,000	97.09%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	7,246	0	78,270	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(23,593)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	15,035	0	1,231	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	150,438	0	(256,525)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(67)	N/A
0158	21113	UNITED STATES FIRE INSURANCE CO	0.00%	0	0	328	0	(2,087)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	(1)	(1)	106,836	745,000	(44,971)	4497100.00%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	(477)	24,196	(132,694)	388,858	(29,624)	-122.43%
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	-0.03%	(4,611)	(4,611)	4,445	0	1,499	-32.51%
TOTAL OTHER BUSINESS			100.00%	17,925,911	17,112,098	2,594,755	7,618,371	15,340,524	89.65%

Definition of Terms

Cash Flow Loss Ratio – Direct paid losses divided by direct written premium.

Economic Damages – The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

Direct Incurred Losses – Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

Direct Losses Paid – Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded, and/or assumed.

Direct Premium Written – Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Loss Ratio – Direct incurred losses divided by direct earned premium.

Non-Economic Damages – The amount of damages arising from non-pecuniary harm including, without limitation, paid, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Non-Admitted Market – Sales by surplus lines carriers and risk retention groups. Surplus lines carriers have no Missouri license, and MDI does not approve policy forms or review rates. These insurers, however, have a license in at least one state and have demonstrated the financial ability to write policies for hard-to-obtain coverage in Missouri. Risk retention groups – whose members have similar needs for liability coverage – are organized under federal law and exempt from regulation except by the state that they chose as the domicile for their license.